

# the Check



# List

## Check Collector's Round Table

Volume IV      Number 2      Issue #14      April 1973  
Published by Robert Flaig      P.O. Box 27112      Cincinnati, Ohio 45227

BANK OF THERON FOX

**BANK OF THERON FOX** 90-1929  
1211

HEAD OFFICE 1296 Yosemite Avenue San Jose California 95126

OCT 28 1965  
San Jose, Calif. October 25, 1965

Pay to Order of E Clampus Vitus 11-24  
WELLS FARGO BANK  
11-24 \$1.00

ONE and 00/100 - - - - - Dollars

Payable through E Clampus Vitus Office  
Wells Fargo Bank, San Jose, California

*Authorized Signature*

⑆1211⑆1929⑆0503 207565⑆ ⑆00000000100⑆

The above illustrated check is one of a possibly few remaining pieces of evidence that this bank existed. Jack Weaver presents the brief but interesting history of this bank in this issue.

C.C.R.T. begins initial stage to incorporate as a non-profit corporation - See Editor's notes.

This is the first experimental attempt to have T.C.L. partially printed.

C.C.R.T. AND T.C.L. INFORMATION

Membership in CCRT is open to all responsible persons upon receipt of proper dues payment and completed application form. All matters pertaining to membership and dues should be directed to Membership Secretary.

THE CHECK LIST is issued quarterly with mailing dates as follows:  
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Articles, clippings, news items and book reviews as well as comments and suggestions are solicited and always welcome.

Neither the publisher or CCRT assumes responsibility for transactions between members or members and other parties. For your protection do not send unsolicited material to anyone without first contacting the person.

The views expressed in material received and published or included as a supplement may or may not be in accord with those of the publisher or his staff.

A complete membership roster will be issued as often as deemed necessary. Supplemental rosters will be included with each issue of TCL to list new members, change of address, change of collecting interests etc. Notify your editor immediately when changes take place.

\* \* \* \* \*

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\* It is the duty of every good citizen to use all the \*  
\* opportunities, which occur to him, for preserving \*  
\* documents relating to the history of our country. \*  
\* THOMAS JEFFERSON \*  
\*\*\*\*\*

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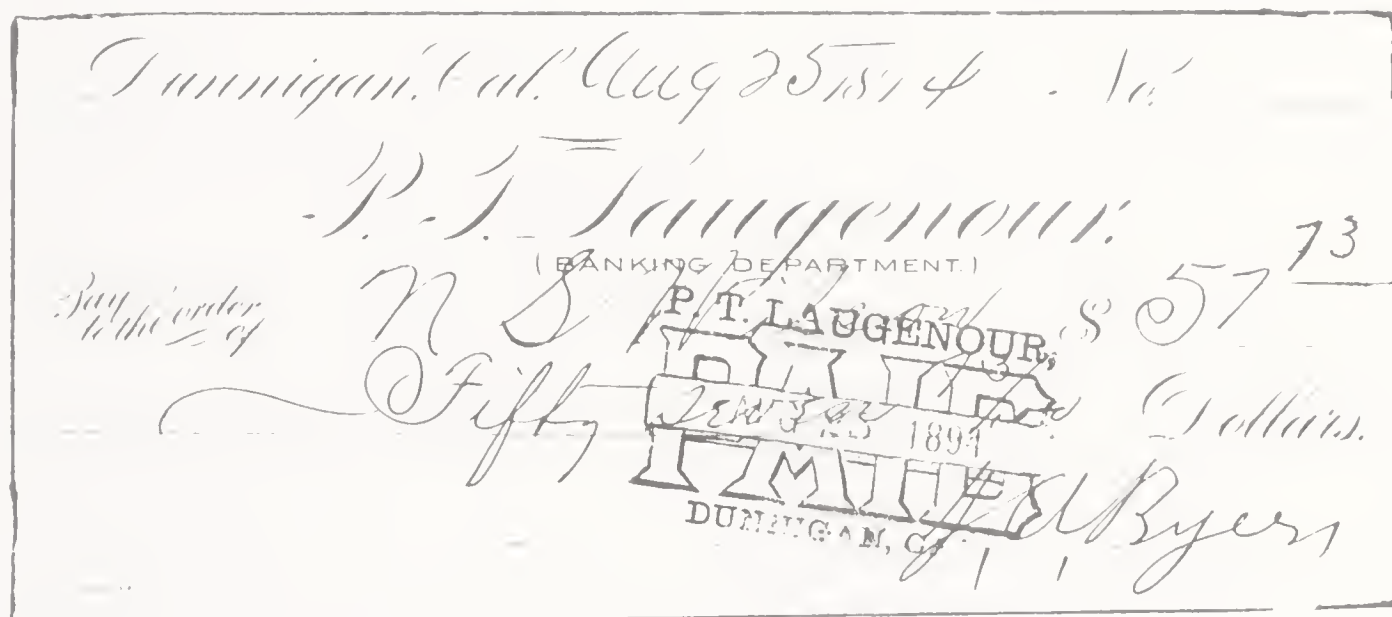
Apr. 23  
Pg. 60

THE LATE, LAMENTED "BANK OF THERON FOX"

Jack Weaver (CCRT #2) P.O. Box 30, Woodland, Calif. 95695

As our processes and our institutions have evolved over the centuries, they have tended to become more complicated and cumbersome, and, alas, more inflexible. As this inflexibility increases, chances to innovate and improvise begin to disappear.

Our banking processes and institutions have not escaped this trend. In California in the early 1800's, when only a few ranchos were islands of civilization in an otherwise uncivilized land, the "California banknote" (a dried cowhide) sufficed for currency. For the commerce that awakened with the onslaught of the Gold Rush, the primitive banking needs of the area could be met by individuals and partnerships. Usually banking was a sideline to some other occupation such as storekeeper or expressman or mail carrier. Right here in my own back yard, the P.T. Laugenour Banking Company offered banking services to the tiny community of Dunnigan. Mr. Laugenour was an enterprising and successful grain broker, rancher and general merchant, and his bank of the 1890's was in reality just a small counter and wicket in his general merchandise store.



Mr. Laugenour was not the only early California businessman to organize a name-sake bank. In San Jose, for example, there was the Bank of James A. Costa & Company. Records indicate that this bank opened in 1897 with just \$4,000 capital and Mary E. Costa was the cashier. I get a mental picture of Mrs. Costa balancing the bank's books and getting out the necessary reports after she had finished the supper dishes and had the kids all in bed. While this small private bank didn't survive, not so the Bank of Alex Brown or the Bank of A. Levy. The former today serves a large agricultural area near Sacramento while the latter is rapidly expanding a very successful branch system from headquarters in Oxnard.

Now, Mr. Theron Fox is not a merchant nor a capitalist nor an empire builder--nor even a banker. He is however a real history buff, a very knowledgeable historian of his San Jose area, past president of that city's Historic Landmarks Commission. Retired, he lives with his charming wife in a modest, comfortable home in San Jose, surrounded by umpteen collections of the many things that interest him--including old bank checks. He was sufficiently interested in checks

that as early as 1959 he was printing at his own expense and for his own use only a very handsome "stagecoach" check. It was printed on buff stock with an intaglio line drawing of a Concord coach clearly labelled "Wells Fargo & Co. Overland Stage" and six-horse team. Drawn on his personal account with a nearby Wells Fargo Bank branch, these checks pre-dated by several years the now-famous "Stagecoach checks" developed by that bank for its customers.

This wasn't enough taste of banking to satisfy Mr. Fox however. He envisioned having his own personal bank, just as Messrs. Laugenour, Costa, Brown and Levy must have done much earlier. Being a man of modest means and much too busy with his extra-curricular activities, he didn't want to go through the tedious process of getting permits and rounding up stockholders and officers and renting a banking house--all the tiresome details that normally go with the launching of a new bank. Wells Fargo Bank had been in business over 110 years and was doing a good job of handling his account, so why not depend on that institution for such details? His aims for the Bank of Theron Fox were simple. He would be the sole owner, the sole officer and staff, and the sole customer. Mr. Fox "opened for business" in 1965 by simply ordering a supply of checks. They showed the bank's head office to be his own residence, provided a signature line for his (the only authorized) signature, and called for payment through his friendly Wells Fargo Bank branch in Santa Clara.

<b>BANK OF THERON FOX</b>		90-1929 1211
HEAD OFFICE 1276 Yosemite Avenue, San Jose California 95126		
OCT 28 1965		October 25, 1965
11-24 WELLS FARGO BANK	11-24	1.00
Pay to Order of E Clampus Vitus		
ONE and 00/100		Dollars
<small>Payable through Wells Fargo Bank, San Jose, California</small> Authorized Signature		
⑆1211⑆1929⑆0503 207565⑆		⑆00000000100⑆

These checks, properly inscribed with the necessary 18-digit MICR numbers, were paid against Mr. Fox's long-established account at first without any question. It wasn't long, however, before less-imaginative and unsympathetic bankers saw these checks going through the usual clearing channels and wondered how this new competitor had sprung up in their midst without their notice. The problem was deeper than that, however. Several officials of Wells Fargo who became aware of Mr. Fox's venture began to wonder if maybe they weren't becoming a party to something (shall we say) unusual or unorthodox. They checked their law books and their bank regulations and sure enough,

they found no provision for "Self-Declared Banking". They pointed out to Mr. Fox that his checks were "payable through" items, not really checks but drafts that might require special handling. (He had patterned his checks after a 19th century item in his own check collection.) But this was really just a technicality and not the kernel of the problem. The big city bankers referred him to Section 3391 of the California Banking Act which declares that "no person who has not received a certificate from the superintendent authorizing it (sic) to engage in the banking business shall make use of or circulate any letterheads, billheads, blank notes, blank receipts, certificates, or circulars or printed paper, whatever, having any artificial or corporate name or other words indicating that such business is the business of a bank". Subsequent sections, they said, were also full of "thou-shalt-nots" and Section 3395 winds up the subject by describing all the horrible things that would be visited on anyone violating these edicts.

Now Mr. Fox was, and still is, a completely reasonable man and as a historian, he understands the necessity of having society protected by duly established authority from certain innovative and free-thinking citizens. The inevitable conclusion was that his little venture into the field of banking was over--kaput! (It was one of the shortest banking careers I know about since 1942 when the Stockton, California bank for whom I worked hired a new bookkeeper one morning and accepted her resignation just before lunchtime.) You won't find the date in the official records of the California State Banking Department, but the Bank of Theron Fox expired with the close of business on January 19, 1966.

So it goes. I guess if we are to have multi-billion-dollar banks like Bank of America and Wells Fargo Bank and all the others, then we can't afford to have the Bank of Theron Fox making its entry into the field with total capital and assets of \$123. I'm happy to report, after having spent part of a recent Sunday afternoon visiting with him, that Mr. Fox is not a broken-spirited man. He still has the same innovative urge, the same lively interests and the same twinkle in his eyes as he had before his ill-fated ego-trip into the world of high finance.

(Author's note: Mr. Fox says that the Bank of Theron Fox check shown here may be the only one to have survived from this episode. He has located only some unused ones but as long as his supply lasts, he will exchange one of them for a pre-WWII Nevada check. Nevada Memorabilia make up one of those collections I noted above. If you are interested, address him at 1296 Yosemite Ave, San Jose, Calif. 95126)

\* \* \* \* \*

#### CHECK PROTECTOR

Another in a series of old check protectors from the collection of J.E. Weaver (CCRT #2). He would like to hear from other members who have an interest in these old machines. He may be contacted at P.O. Box 30, Woodland, Calif. 95695.

This attractively decorated machine is built into its own oak cabinet with brass fittings and is known as the "United States Check Punch". Its maker was Sloan, Chace & Co., Newark, N.J. whose name is stamped on the round thumb-lever at the far left of the machine. A plate at



at top-center indicates patent dates of May 29, 1888, Oct. 22, 1889 and Dec. 8, 1891. Serial #2195 is stamped into the plate on the bed of the machine.

The punched-out numerals are bolder than most stencil-cut numerals from other punch machines and this one has a traditional six-pointed star.



\$12345 67890★

NO.	
DATE 19	
TO	
FOR	
DOLLARS	CENTS
BALBROT FORD	
AMT DEPOSITED	
TOTAL	
AMT THIS CHECK	
BALCARD FORD	

ROCKY MOUNTAIN BANK NOTE CO.

I APPLY FOR THE WITHDRAWAL OF \$ \_\_\_\_\_ DOLLARS

(NOT NEGOTIABLE - PAYABLE ONLY UPON APPLICATION OF DEPOSITOR IN PERSON.)

SOCIAL SECURITY NO. \_\_\_\_\_

STUDENT DEPOSITOR \_\_\_\_\_

SOUTHWESTERN INDIAN POLYTECHNIC INSTITUTE BANK  
ALBUQUERQUE, NEW MEXICO 87114

THE CHECK PICTURED ABOVE WAS DEVELOPED BY THE ROCKY MOUNTAIN BANK NOTE COMPANY, ALBUQUERQUE OFFICE, FOR THE USE OF INDIAN STUDENTS AT THE SOUTHWESTERN INDIAN POLYTECHNIC INSTITUTE, LOCATED HERE IN ALBUQUERQUE, NEW MEXICO.

MOST OF THE STUDENTS ARE IN THEIR TEENS, AND MANY, COMING FROM RESERVATIONS, HAVE NEVER HAD MUCH CONTACT WITH A BANK, NOR HAD CHECKING ACCOUNTS. SO THESE CHECKS WERE DEVELOPED TO GIVE THE STUDENTS AN INTRODUCTION INTO MONEY HANDLING METHODS.

EACH STUDENT AT THE BEGINNING OF THE SCHOOL YEAR DEPOSITS A SPECIFIC AMOUNT OF MONEY IN THE SCHOOLS "BANK" AND IS ALLOWED TO DRAW OUT A LIMITED AMOUNT EACH MONTH FOR SPENDING MONEY.

THE STUDENT NOT ONLY LEARNS TO WRITE CHECKS, BUT LEARNS A LITTLE ABOUT BUDGETING AT THE SAME TIME.

A SIMILAR METHOD IS BEING TRIED IN THE GALLUP, NEW MEXICO AREA TO TEACH THE SAME METHODS OF MONEY HANDLING TO GRAMMAR SCHOOL AGE INDIAN CHILDREN.

WILLIAM R. HEALD



Ray Ekeblad (CCRT#80) 19 Edwards Lane, Glen Cove, N.Y. 11542 has sent in his latest discovery - another "Fake" RN illustrated below. This one is imprinted on a Hanover National Bank check. Below the design, in fine print, appears "Copyright 1884 Hanover National Bank. A variation of this same check exists which has the same RN-FAC imprint, plus a real printed revenue stamp.

N<sup>o</sup> 99

NEW YORK

1884

**HANOVER NATIONAL BANK**  
OF THE CITY OF NEW YORK

*Pay to the order of*

*Dollars*

S

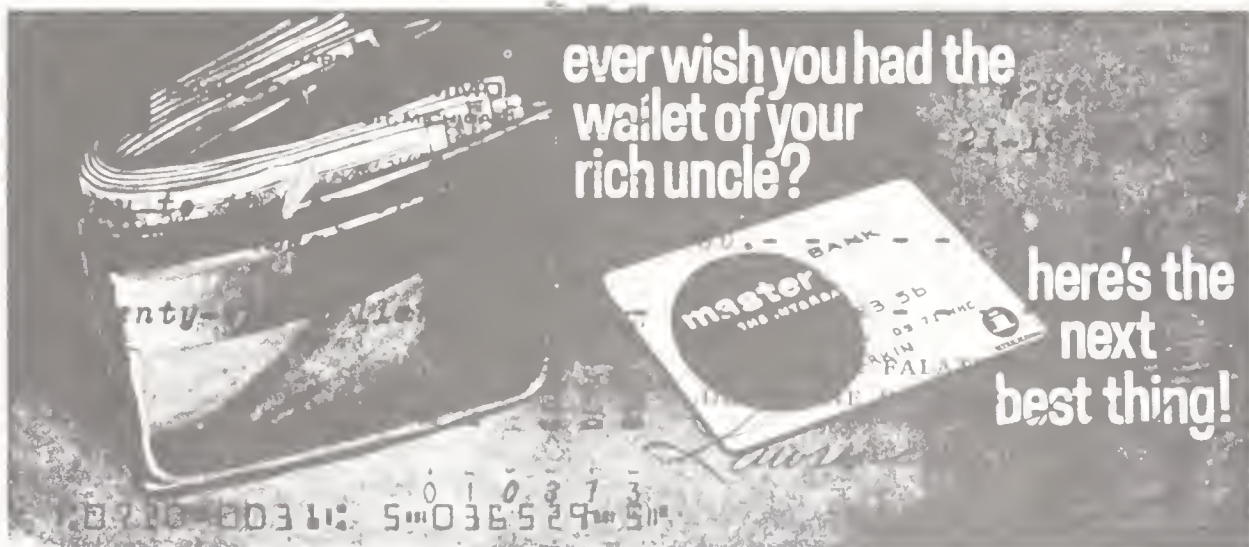
Printed by Korff Bros. & Co. N.Y.

(Further discussion on this and other RN-FAC items will be found in the following article on the next page by Mr. Joseph S. Einstein.)

\* \* \* \* \*

AN EXPERIMENT

Lawrence Falater (CCRT #226) 3811 Harvard Rd., Detroit, Mi. 48224



I thought I would share with our readers an experimentation with a form in my check book. I suppose you might call it an advertising check. Surprisingly enough, it was funded.

Apr. 24  
Fr. 17

SECOND REPORT ON RN-FAC CHECKS - MANY ADDITIONS TO LIST

Joseph S. Einstein (CERT #208) 10100 Peach Pkwy., Skokie, Ill. 60076  
publication of the preliminary report in the October 1972 Revenuer  
(also TOL Jan. 73) led to many additional items for listing and des-  
cription.

First returns brought what is called the 'Sellersville' design: ex-  
amples of these are in the collections of George W. Aschenbrenner,  
Fullbrook, California; Robert K. Richards, Baltimore, Md.; the writer  
has a beautiful unused item from the collection of Henry Tolman II,  
Orange, Conn. Both Aschenbrenner and Richards have the 'Sellersville'  
on dark blue and light ecru paper; mine is on the dark blue. While  
Tolman has these too, his unused example is from Erie, Pa. and is  
shown as Figure 2, while the first reported is shown as figure 1.

C. G. BARNETT & SON,  
Erie, Pa., 16501 Erie St. Erie, Pa.  
TELEPHONE, PENNA.

100

Sellersville, Pa. (11/11/73) 4



THE SELLERSVILLE NATIONAL BANK

Pay to the order of

Joseph S. Einstein



60 Dollars.

100 41

100

Erie, Pa. 1880

German Institution,



Pay to

or Order,

1 DOLLARS.

\$ 1

The "Sellersville" checks were printed by Wm. Mann, 529 Market St., Philadelphia. His trade style in 1871 was Wm Mann, STEAM-POWER Printer, Phila.-all in caps but Steam-Power in bolder, heavier letters. The same trade style is known through 1872 and my earliest check showing the street address is dated April 14, 1874; this shows the legend Wm Mann, 529 Market St., Phila. Sometime in the subsequent 10 years, he changed the spelling out Philadelphia but retained into 1884 the Wm abbreviation for William. The Tolman item shows a new printer's name to this reporter. On this one is Walker & Gallagher, Printers, 20 N. Park. The city is assumed to be Erie, Penna. This beauty is shown as Figure 2.

The RN-FAC itself is about  $7/32$ " long & about  $1/4$ " high. It is a complex heraldic crest consisting of a shield, surmounted by an eagle, with rearing draft horses at each side (the horse's head being almost on line with the eagle). In the shield are 3 sheaves of grain, a plow and a ship. Below is a triply folded ribband, reading "Virtue", "Liberty and", "Independence". Color, on the dark blue paper, is most difficult to determine. It appears to be a richer shade of "Revenue Orange" than usual. On the ecru and off-white paper (Erie) the color is lighter but still seems to have more red than the more common G style oranges.

NOTE: There may be additional "Sellersville" checks in the holdings of Richard T. Hooper of Newfoundland, Pa. who sold me my copy of this RN-FAC. At this time, there are known at least 4 copies on dark blue paper; 3 copies on ecru paper and the Tolman Erie on off-white paper.

The next Figure (#3) shows an unused Hanover National Bank copyright RN-FAC. This, the discovery copy, is in the collection of Bob Richards who graciously loaned it for photographing and describing. As shown in Figure 3, this is an almost perfect stripped G type, even to the Liberty head in the center and has two added circles, one at each end. The four circles contain crosses and dots--dots at 45, 135, 225 and 315 degrees (about). Upper border has a Grecian key design; lower border legend is THE HANOVER NATIONAL BANK. Below the "stamp" there is, in the color of the FAC--"copyright 1884 Hanover National Bank".

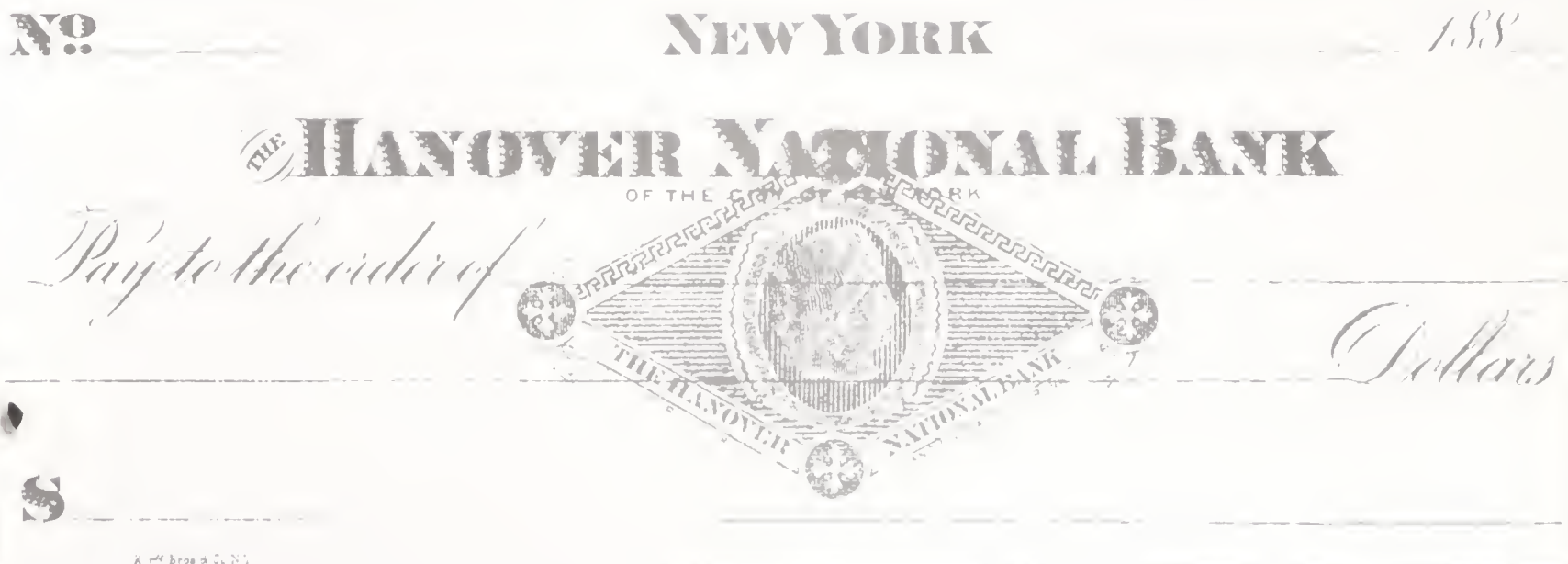


Fig. #3



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Pg. 68

length of the FAC is about  $3 \frac{13}{64}$ ", height about  $1 \frac{7}{8}$ ". Color: Revenue Orange. The printer was Korff Bros and Co., N.Y. This was the first example seen by me of work by this firm.

Then along came Steve Leavitt's sale of 11/25/72. Here was offered a Hanover FAC but with a major difference. Whether this will be regarded as an "a" version of Richards' or a separate item will be deferred for now. This check has been re-printed for use in the 1899-1902 period; it bears to left and slightly below the Hanover FAC, an RN-X6 to show payment of the re-instated 2¢ tax. See Figure 4. Also, the Korff Bros imprint now shows the address--161 Washington St.--in N.Y. The check was printed for use in the

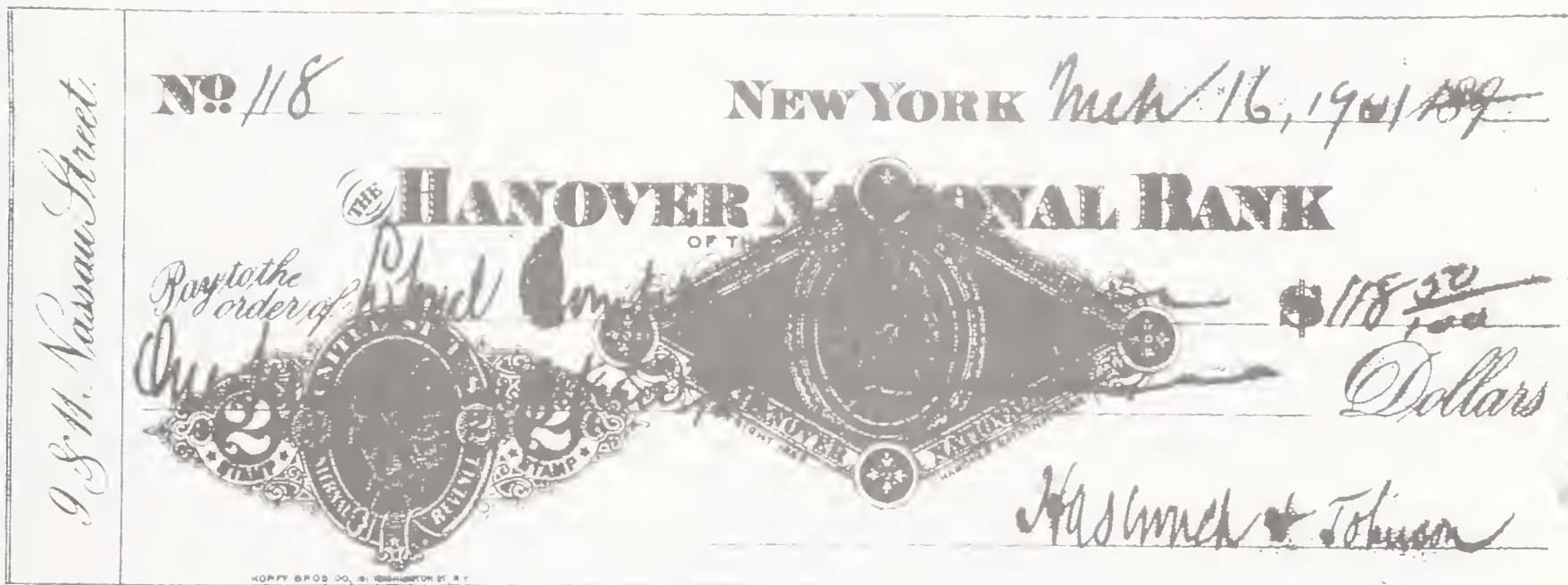


Fig. #4

1890's. The date line 189- is crossed out by pen stroke and the date of use--Mch 16, 1901--inserted before the printed 189-. Among others, Robert Flaig has one of these. There are known, besides mine and Flaigs, about a half-dozen of these checks but no others have been reported by owner's name.

It is curious that, considering the size of the Hanover National, and the sure knowledge that this FAC was printed more than once and over a period of more than 15 years, there are so few of them in the hands of collectors.

Up to this point, all was fine--a lot of information had come to hand; all was welcome additional knowledge. But it was a crusher to find out just how many of these FAC's Henry Tolman II has in his collection!

First: Tolman has Gast samples similar to Held's Texas (see Fig. 3 in the Oct. '72 Revenuer) from all of these places--Alabama, Arkansas, California, Georgia, Illinois, Missouri (illustrated as Fig. 5) as well as North Carolina, Texas and Virginia. All have the same basic stripped G-type frame; central vignette and legend differs on each check to match geographics. Apparently, Gast tried to depict the state or territorial seal as the central vignette. Some reproduce better than others--the printing was single color and always in pale Revenue Orange (almost yellow, in fact) and some detail was unrefined.



Tolson has, also, a book "Samples of Lithographed Checks, Drafts, etc." issued by Corlies, Macy & Co., 119 Nassau and 54-56 Liberty St., N.Y. See Figure 10 for cover shot. This book contains 24



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sample checks, drafts and receipts with each identified by "order #47" and so on up to #70. There are 20 FAC samples, 10 of the type shown as the E.C. Long check (Apr. 71 Revenuer) and 10 have a FAC design 2 13/16" long x 1 49/64" high which is a decorated G-type diamond but filled with ornate geometric and Grecian key designs. The center part is curved and equally ornate. See Figure 7 for details. This one is a beauty! Have never seen one used.

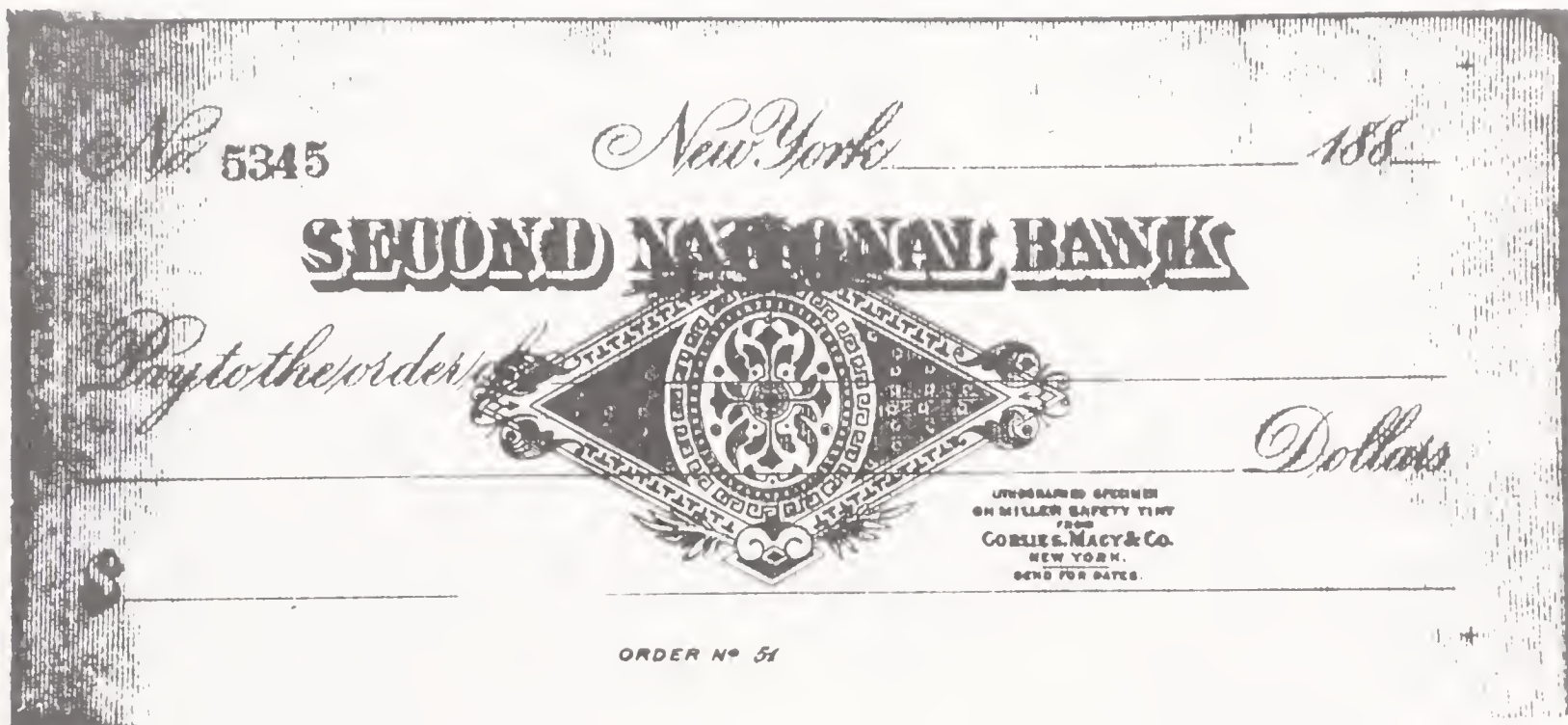


Fig. #7

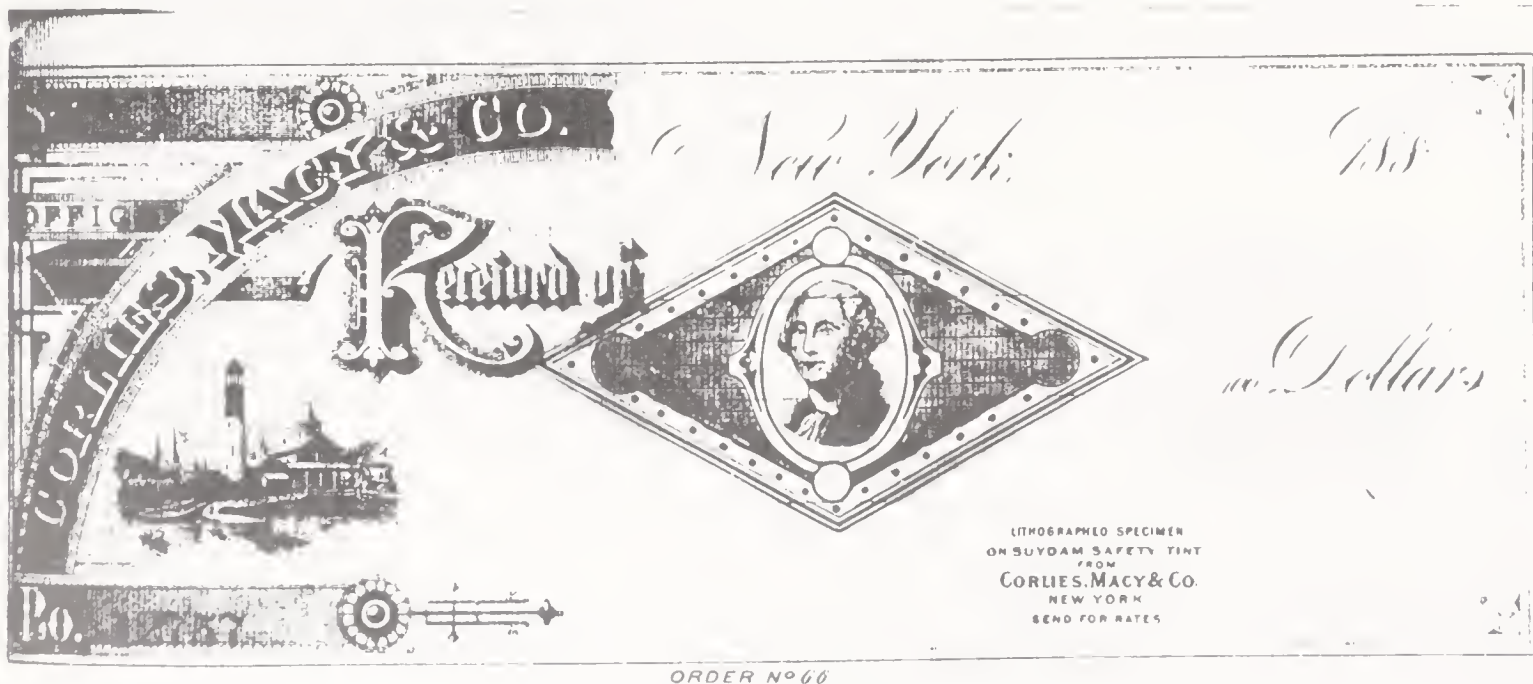


Fig. #7A



The samples were printed in a shade of Salmon; really too much red to be considered even a shade of Revenue Orange; yet the E.C. Long check was a reddish Revenue Orange. Can not explain this.

To continue with Mr. Tolman--he has the Mann "Sellersville" referred to above and a Milton C. Johnson shown as Figure 5 in the Preliminary Report. BUT, he has another Johnson type which is new to us. Shown as Figure 8, it is clear that the lower legend has MILTON C. JOHNSON rather than the "entered according to, etc." and a whole line below the actual body of the check carries the "entered to" statement. This line is about 4 7/8" long.

Which raises the question--should this be an "a" version of the

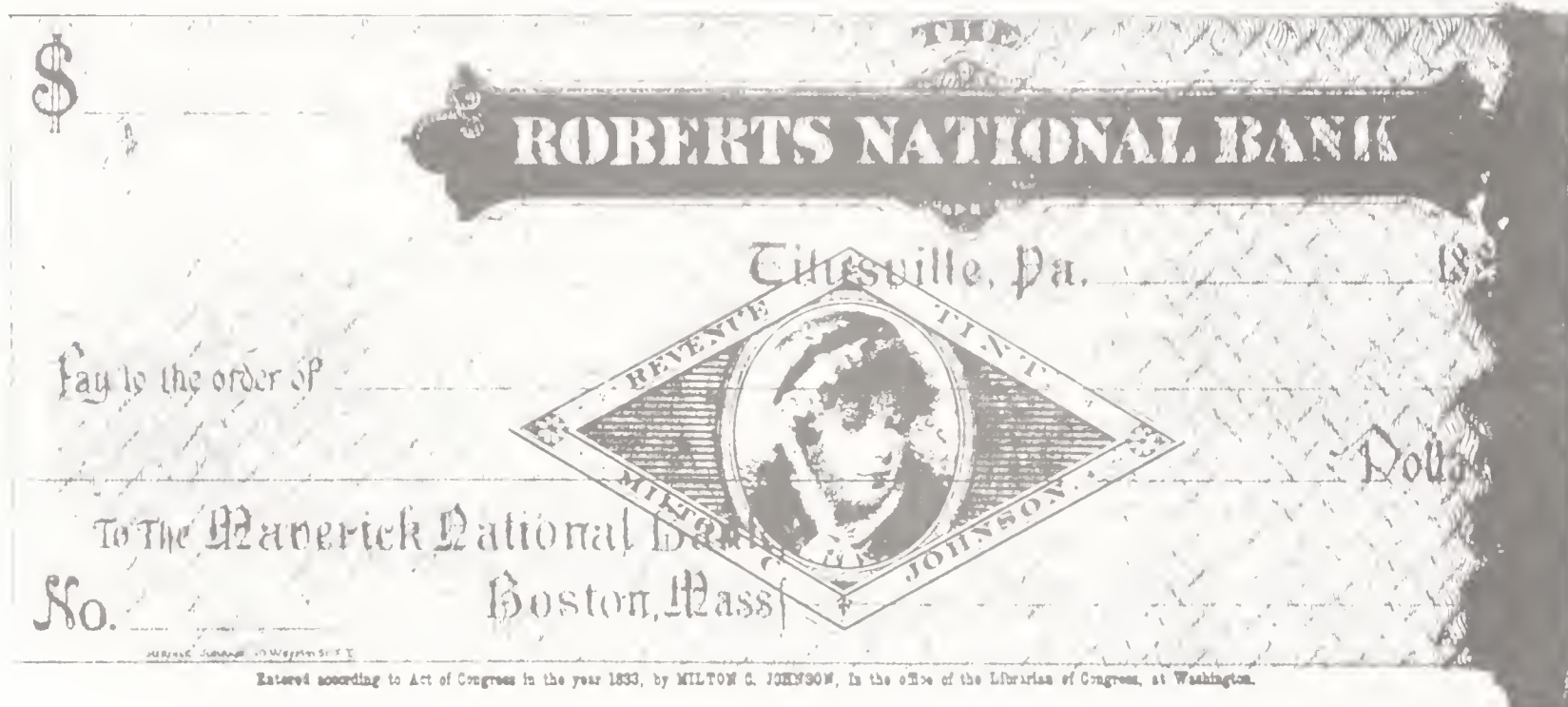


Fig. #8

At this time we do not claim to know all of the Gast story. The Gast Bank Note Co. is still in St. Louis and was written to about these items. The response was disheartening--all this material had been donated to the Missouri Historical Society in 1965 (to save space!) and the plates were destroyed. Ch, boy! In this period of nostalgia and decorated checks wouldn't those plates have been something? BUT, the Mo. Hist. Society didn't want the Gast items. The Society passed them on to The Archivist, Washington University, St. Louis. Maybe the story will come from Washington University and then we can learn the rest of what Gast did produce. Right now, no news.

A belated acknowledgement is due for the photographs in the Prelim. Report as well as in this Report. All the photographs were made by EPS Studios, Inc. of Evanston, Illinois and are truly of excellent quality. We've been told they reproduce very well. It is believed that no other acknowledgements have been neglected but if any one was accidentally slighted, please forgive! -Ø-

Editor's note: Check your collections - report any interesting "finds" to the gentlemen reporting on these FACS.

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Pg. 72

# NEGOTIABLE ORDERS OF WITHDRAWAL

Allan Hauck (CCRT #339) P.O. Box 176, Kenosha, Wisconsin 53141

Check collectors now have another classification to add to the fine list prepared by Don Thrall under the title of "Numismatic Paper" in the July 1972 issue of "The Check List". It is called a NOW, acronym for "Negotiable Order of Withdrawal".

PAY TO THE ORDER OF		No.
		53-2 113
		19
		\$
		DOLLARS
<b>CONSUMERS SAVINGS BANK</b> Worcester, Massachusetts 01608		
Payable through <b>The Mechanics National Bank</b> Worcester, Massachusetts 01608		
MEMO		

## Negotiable Order of Withdrawal

(NOW is with the compliments of Consumers Savings Bank, Worcester, Mass.)

Since World War II mutual savings banks have found the prohibition against their offering checking accounts to be an increasingly burdensome restriction. More and more people use checking accounts and many have transferred their banking activities to a bank which could offer both savings and checking services.

The Consumers Savings Bank of Worcester, Massachusetts, spent over four years developing the NOW concept, which was ruled to be legal by the Supreme Court in early May, 1972. Legal these documents which look like checks and are processed as checks, are not checks but rather negotiable orders for withdrawal from a savings account. The Consumers Savings Bank is currently paying 5 1/4% on such accounts so the account holder enjoys the receipt of interest on his account and pays only a charge of 15¢ per NOW cleared by his bank. As the bank's advertisements state, "The NOW lets you use your savings account anywhere, any time of day, for the purpose you wish, just by writing your own withdrawal order...payable to anyone!"

The first NOW account was opened in June, 1972. Although the idea is copyrighted by the Consumers Savings Bank, it has been offered to other mutual savings banks and some other mutual savings banks in Massachusetts have undertaken this service.

Articles on these "negotiable orders of withdrawal" have appeared in Time Magazine, The New York Times and Forbes Magazine. They may prove to be a permanent addition to the numismatic paper field. -Ø-

\* \* \* \* \*

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GEORGE LAIRD SHOUP

June 15, 1836 - December 21, 1904

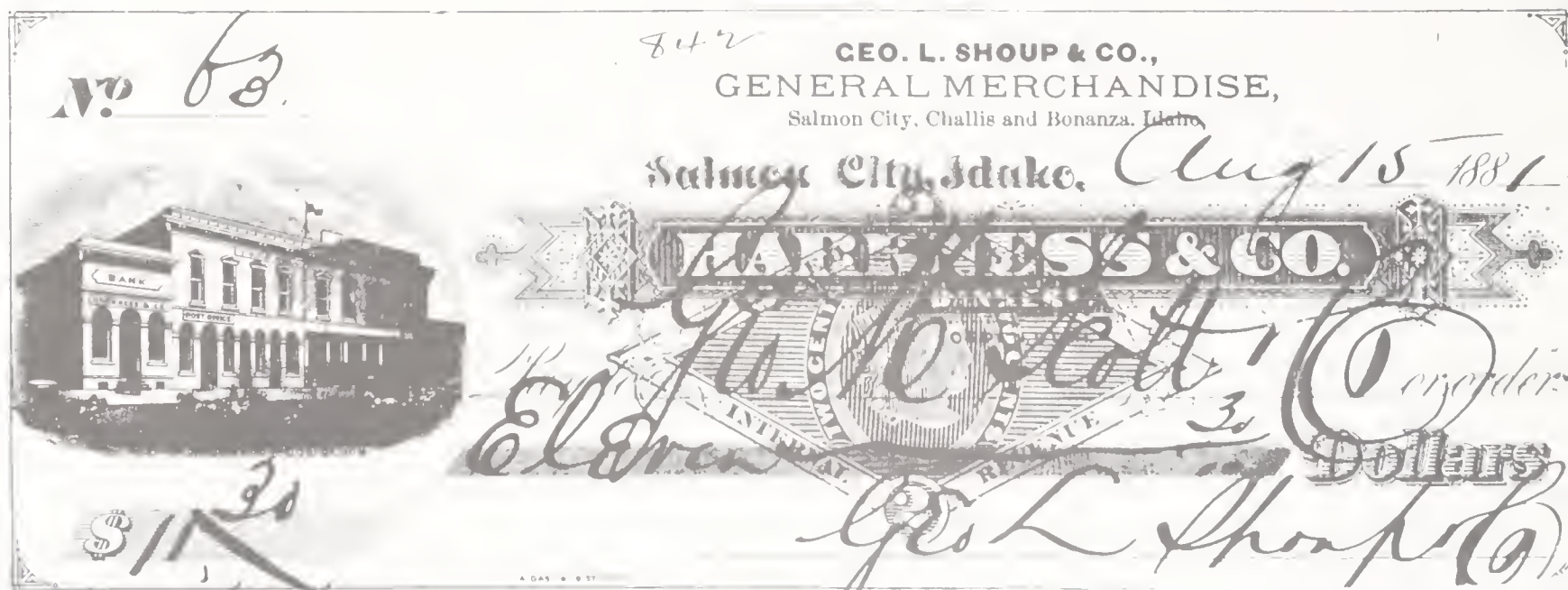
Governor, May 1, 1889 - July 3, 1890

John Calhoun (CCRT #271) Box 23, Cataldo, Idaho 83810

Aware, because of his service on the Senate committee on territories, of some of the defects in territorial administration, President Benjamin Harrison decided not to appoint outsiders as territorial officials. Choices were recommended by party leaders in the territories concerned--and as a result of this policy, the Idaho gubernatorial appointment went to George L. Shoup.

Originally from Kittanning, Pennsylvania, Shoup became a stock-raiser in Galesburg, Illinois, before joining the gold rush to Pike's Peak in 1859. There he became a merchant in Denver and saw military service with the Colorado volunteers during the Civil War. A colonel in the cavalry, he participated in one of the most notable Plains Indian campaigns late in 1864. That same year he entered politics, serving as a member of the Colorado constitutional convention.

Following the war, he started a store in Virginia City, Montana, in 1866. Just then, gold was discovered in Leesburg--across the continental divide in Idaho--and so he opened still another store in the new community of Salmon, which served the new mines, that same year. In 1867 he settled permanently in Salmon, where he kept up a large cattle business along with his mercantile pursuits. Continuing his political career, he served as one of the original Lemhi County Commissioners in 1869. Following that, he was chosen



Check of George L. Shoup & Co., late 1800's, printed by A. Gast & Co., St. Louis.

County Superintendent of Schools in 1872, and elected twice to the legislature--to the House of Representatives in 1874 and to the Council in 1878. A delegate to the Republican National Convention in 1880, he served on the Republican National Committee from 1880 to 1884, and again in 1888. He went to great personal effort to publicize Idaho, and arranged at his own expense an Idaho exhibit



GEO. L. SHOUP & CO.

Salmon City, Idaho Jan 23<sup>rd</sup> 1900. /c 2160

**McCORNICK & CO. BANKERS**

Pay to the order of *Mabel O. MacFarland* \$20.00  
*Twenty Dollars*  
*Geo L Shoup & Co.*

Revised turn-of-the-century check of Geo. L. Shoup & Co.  
Printed by Salt Lake Lito. Co.

at the New Orleans Exposition of 1884 and 1885. Offered the Republican nomination for Congress in 1886, he declined. But when his associates wanted him to become governor in 1889, he assented.

As governor he arranged under considerable difficulty to have the Idaho Constitutional Convention assemble on July 4, 1889, so that the territory would be prepared for admission as a state the next year when Congress was expected to complete the process. Much had to be done to work out the procedure for gathering such a convention in the absence of legislative action--including the lack of any appropriation of money--for the purpose. And after the constitution was signed, August 6, he had to solve some more difficult problems of arranging to hold a ratification election when no funds were available to cover the costs. Overcoming these obstacles, he took a prominent part in getting the Idaho admission bill through Congress. And after Idaho became a state, July 3, 1890, he consented to run for governor that fall, although it was understood that his real interest was to represent the new state of Idaho in the United States Senate. He remained governor, then, until his election by the legislature as senator, December 18, 1890. During his term as last Territorial Governor and first State Governor, he managed the transition from territory to statehood with great skill--thus justifying the theory that residents, not outsiders, ought to have had the territorial appointments.

During his years of service in the United States Senate, Idaho political parties broke up into Republicans, Silver Republicans, Democrats (who repudiated the National Democratic Administration), and two kinds of Populists--and Shoup was one of the Republican minority who remained a regular Republican. Although he supported silver coinage in the battle which rent his party in two, he chose not to become a Silver Republican in 1896. That decision ruined his chances for reelection in 1900, and he retired from public life.

When the time came to nominate someone to represent Idaho in Statuary Hall in Congress, George L. Shoup was chosen. His statue was installed in 1910. Senator William E. Borah's tribute to Shoup explains in large measure the high standing that notable pioneer held in Idaho: "He stood forth a Leader. . . . He had only such education as he could secure in a few months in the common schools, but united with rare judgement, a perception almost intuitive, a keen, quick, unerring knowledge of men, a practical wisdom gathered during his long, active career in the school of life, he was a safe, trusted and able counselor in all matters of private and public concern." -Ø-

\*\*\*\*\*  
\*  
\* OFFER OF CHECKS OF GEORGE L. SHOUP & CO. - Similar to those \*  
\* in preceding article: \*  
\* \* \* \* \*

\* Salmon City, Idaho, Harkness & Co. Bankers. Ogden, Utah. Bank \*  
\* Building vignette and revenue stamp imprinted - \$4.00 Used, \*  
\* \$2.00 Unused. \*  
\* \* \* \* \*

\* McCornick & Co. Bankers, Salt Lake City, Utah. Imprinted \*  
\* revenue stamp - \$2.00 each. \*  
\* \* \* \* \*

\* John Calhoun, Box 23, Cataldo, Idaho 83810 \*  
\*\*\*\*\*

#### THE HISTORY AND COLLECTING OF CHECKS - SLIDE PROGRAM

Many of our members have taken advantage of showing this informative and interesting program to their local club groups and it has received many enthusiastic comments. Make your reservations to show it to your local club - NOW! This quality show is a nice way to tell the story of checks and check collecting to your collector friends.

#### INSTRUCTIONS FOR RESERVING THE HISTORY AND COLLECTING OF CHECKS

1. Send all requests for reservations to Mr. Brent Hughes  
(Do not request from your editor) 3230 Nealon Drive  
Falls Church, Va. 22042
2. Give exact address to which slides are to be shipped. The slide set can be shipped only to an individual member of CCRT, not to an organization name only.
3. No charge will be made for the use of the slide program. Borrower is asked to pay postal charges both ways - approximately \$2.00.
4. Borrower should give first choice of show dates, plus an alternate date in case the slide set is all booked. Every effort will be made to arrange shipment to meet the first choice of dates. A return label will be included so that no mistake can occur.
5. If a slide (slides) is accidentally damaged while showing, please indicate this fact (naming which slides) so that a new one can be made to replace it before the set is re-shipped to the next borrower.

A narrative will be included which will explain each slide. No knowledge of the subject is necessary in order to present the program.

All slides in the program were made to professional standards by our prominent numismatist, Mr. Brent Hughes. Reserve this program for your local club groups today - you will be happy you did!

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RECEIPT FOR 20 SHARES OF STOCK  
IN THE  
SECOND BANK OF THE UNITED STATES, JULY 15, 1816

Paul T. Jung (CCRT #290) 1029 W. Bridge St., Phoenixville, Pa. 19460

Subscription Book, *B. No. 94.*

Philadelphia, July 15<sup>th</sup> 1816.

Received from *Jon. A. Patterson*  
the sum of *One hundred Dollars*  
*Five hundred Dollars* in coin, and the sum of  
*(at the Rate prescribed by law)* in funded debt, being the  
amount of the first instalment on  
*Twenty* shares subscribed to the Capital of the Bank of the  
United States; to be disposed of as the law provides.

*Stephen Girard*  
*Thomas Willing*  
*Cadis Evans Jr.*

Commissioners.

The second Bank of the United States was chartered in 1816 for a 20 year period. The capital of the bank was to be \$35,000,000. The Government subscribed 1/5 or \$7,000,000. The remaining 4/5 or \$28,000,000 was offered for private subscription at a par value of \$100 per share with individual private subscriptions limited to 3000 shares. Payments were to be made in 3 installments in the proportion of \$5 specie to \$25 government stock (bonds) on the first installment and \$10 specie and \$25 government stock on the other two. This receipt conforms to this requirement, being \$100 in specie (\$5 x 20 shares) and \$500 in funded debt (\$25 x 20 shares).

This receipt is signed by the following Commissioners:

STEPHEN GIRARD (1750-1831) Noted Philadelphia philanthropist and financier. He had large holdings in the first Bank of the United States and, with its dissolution in 1811, purchased the building and began operations under his own name. During the war with Great Britain, he was the financial mainstay of the government. Girard became a director of the second Bank of the United States in 1816. THOMAS M. WILLING. Possibly the son of Thomas Willing (1731-1821), who was president of the first Bank of the United States and the first president of the Bank of North America. CADIS EVANS, JR.



NUMISMATICS IN AN AGE OF PAPER AND OF PLASTIC

Prof. Harold Don Allen (CCRT #56) Nova Scotia Teachers College, Truro,  
Nova Scotia Canada

A Presentation in Connection with the Annual Educational Forum Arranged  
by the Organization of International Numismatics and held at the American  
Numismatic Association Convention, Jung Hotel, New Orleans, Friday,  
August 18, 1972.

Part II continued from page 29, January 1973 issue of T.C.L.

What of paper money and its more recent changes? A great deal has happened, in world perspective, much of it subtly, but we have in retrospect a clear picture of cause and effect. In time, it goes back much further, of course. The banknote of 1810 or so, was black and white, uniface, good copperplate work, quite counterfeitable (given the time and initiative), but preferable to a typeset note. (My favourite note of this period, not that any of us can hope to own it, actually was typeset, a piece of early Canadian ingenuity where a job printer scrounged every obsolete typeface, used them all on a ten dollar bill, and gave assurance that no one could duplicate the improbable typographic combination.) Those simple days ended in the late 1830's, with the development of photographic technology. To six months of meticulous, often futile, labour needed to engrave a single passable plate, the camera, and later remarkable developments in scan engraving, gave the counterfeiter an impressive alternative. What has resulted, a predictably, has been a see-saw battle. On one hand, the startlingly accessible technology spun off from Kodak, Polaroid, and Xerox areas of research; on the other the increased refinement and sophistication in security printing and banknote production. The good guys keep a jump ahead of the bad boys, as well they must, but one finds no sense of complacency in the banknote industry. While the typical counterfeiting operation has little glamour and less of a future, and the product, to the sophisticated eye, is a poor shadow of the real thing, some of the outstanding exploits in counterfeiting make the most fascinating of crime reading, as reporter Murray Bloom discovered, to the benefit of us all. (Try to locate Bloom's Money of their Own and The Man who Stole Portugal for insight into the innate perils of printed paper.) By the late 1850's, banknotes, more often than not, had an overprinted second colour, typically the numeral or word representation of the denomination, in red or in green. The tint confounded the cameraman, and the denomination complicated alteration, for the changing of the value or issuer of a note was a hazard at least equal to counterfeiting for those who handled bank currencies of this period. Early banknote companies built their reputations, indeed their very existence, about the men, often partners in the business, whose engraving skills they exploited and made available. Only later came the consolidation from which resulted the great security printers of today. American Bank Note Company, as a leading instance, traces its antecedents to the eighteenth century. Early in the development of a sophisticated banknote product, there dawned the age of specialization, when portraiture, allegorical art, lettering, and other evident specialties of banknote plate preparation, could become one man's principal activity. By the 1850's, the intricate complexities of the geometric lathe, the infinitely elaborate scrollwork identified with our older stocks and bonds, banknotes, and revenue stamps, was highly developed. Use of colour became more subtle, with differing but similar shades consciously employed to foil photographic separation, most conspicuously on notes of English manufacture. (Cont'd. on next page)

Allegorical art reached its peak at the turn-of-century, the Education Dollar and associated series of United States Silver Certificates and the 1917-date releases of Canadian Bank of Commerce representing some of the finest in allegorical banknotes. The classical figures are still with us, on many stock certificates and, perhaps more familiarly, on such travelers cheques as the dollars, pounds, Swiss francs, and Deutsche marks of American Express. The reason for these generations of undraped figures is well known to students of banknote design, but perhaps not to others. The subtle gradations of shading in skin tones simply defy one correct photographic exposure. The manly contours of Achilles' torso in banknote allegory may well be the Achilles' heel of the would-be counterfeiter. Learn a lesson from this as you handle your own country's banknotes. The fake will show up in the portrait; it won't look right, in the eyes, the flesh tones, or even the shading of the vignette treatment. Bank note craftsmanship has evolved, but some conventional elements have been retained, their usefulness abundantly demonstrated.

The watermark, as a security device, has been favoured in many nations since their first attempts at monetary paper. The postage stamp enthusiast, for example the specialist in earlier British and Commonwealth issues, is well familiar with the watermark as it appears, somewhat hidden, on individual stamps or on sheets. In his royal cyphers, crown CA's, and such, however, he does not, though he may not realize it, see anything like the watermark at its full potential. Portraiture in watermarks is a highly developed art on the bank notes of several nations. France immediately comes to mind. However, a particularly interesting example is Australian, where the late King Edward VIII, who was not portrayed on Commonwealth of Australia notes, nevertheless appeared, as heir presumptive, as a very fine watermark. Other elaborate watermarks on world paper money have been, in the main, of nationalistic devices, animals and plants predominating. Where the watermark is featured in banknote design, a blank space, to encourage and facilitate its examination, is usual. The watermark, obviously, would be some deterrent to the rank amateur among would-be counterfeiters. Indeed, paper always is a problem. To a competent counterfeiter, however, a watermark may be no real challenge. So I am told within the banknote industry. In fact, somewhat paradoxically, the watermark or other such single security device, can work against security: its very presence may lend a misplaced confidence. The overall quality of a banknote is (and, I suspect, always will be) the best criterion for judging its genuineness.

Banknote paper, for reasons that are evident, tends to be special paper, produced exclusively for a government or security printer. Watermarks are but one possible special feature. Embedding into the paper at some stage of manufacture, of dots, or threads, or strands, is widely practiced and has decades of precedent. Coloured threads are the oldest of these devices. Threads may be randomly scattered through the paper (as with the red and blue silk threads in United States currency) or may be concentrated in a band (as with some German inflationary bills). The dots, known as planchettes, are a very special miniature confetti sprinkled through the paper (not merely on the surface). The planchette was developed by private initiative in the United States when federal regulations restricted the use of threads, in this country, to government security printing. To remain internationally competitive, American Bank Note Company immediately had to develop something equal, or preferably superior, to the threads being used in the banknotes of English competitors. The development was the planchette, now known in many countries. Green planchettes of a uniform size have been the hallmark of all Bank of Canada currency issues to date. During a counterfeit scare, Canadians typically pick away at their banknotes: (Cont'd. next page)



if a planchette can be detached, the bill presumably is genuine; should it fail to come off, it may merely be printed on the surface. The planchette potentially and actually is a much more sophisticated device than first might be guessed. I don't know how deep a secret it is that Canadian planchettes now fluoresce brilliantly under ultraviolet light. Both threads and planchettes were used in Canadian food ration coupons of World War II. The third device, the embedded strand, is possibly the most impressive. Its story is remarkable in that it was developed by the Bank of England when Germany, in Operation Bernhard, came perilously close to flooding the world with masterful counterfeits of high denomination Bank of England notes. Strands now are fairly widely employed, including strands that fluoresce and (in Israel) broken strands that encode messages in dots and dashes.

Serial numbers themselves have foiled more than one counterfeiter. Batches of counterfeits with the same or similar numbers frequently are encountered. During World War II, an output of fake Bank of Canada fives numbered L/C 381..., created something of a scare. Fifteen to twenty years later, I escorted a high school coin club on a visit to Ottawa, to the Royal Mint, and to the central bank. We were shown there an envelope of counterfeits. One, partially covered, as I recall, was a blue King George VI five. I said to the club president, "I bet that's one of the L/C381..." The bank officers exchanged meaningful glances. They seemed about to call the guards. I do have a good memory for numbers, and I suspect that the L/C 381. . . counterfeiting case is unsolved! Serial numbers not infrequently have some built-in key, a double-check on records and a trap to the unwary. Thus, in the United States idiom, one would be grossly unwise to pick prefix and suffix letters at random in producing a Federal Reserve note. In Canada, the customary two-letter serial pre fix provides a key to the denomination and, in certain instances, the security printer. This is obvious to the most youthful collector. I worked it out, as it then stood, at the age of thirteen! Nevertheless, years later, when a numismatic speech which I had written had to be cleared, for rather special reasons, with the central bank, they were adamant that such references be deleted. A thirteen-year-old still could work out the formula, but (I concede) I've seen actual instances where the counterfeiter went horrendously wrong. There's a certain dignity to the big, old notes of the British West Africa Currency Board. It was years before I chanced upon, in a somewhat obscure counterfeit detector, the obvious but unlikely key to the serial numbers of these notes. M/1 091366 might be the numbering of the big red twenty shillings note. But the prefix denominator, "1", had to be one more than the first digit of the serial number. As simple as that! Such a trick still is used in security numbering, but not (to my knowledge) in West Africa. Look at your airline ticket, which may well be numbered with a redundant check digit. Other instances (presumably little known) include most encoded travellers cheques and Canada's radical new issue of postal money order.

Signatures endow the banknote with its most evident individual touch, a delight to those who claim to read character in penmanship. Most modern notes carry two or more facsimile signatures, as has become the Western Hemisphere custom. A few nations, including the Soviet Union, have eliminated signatures entirely. The handsign banknote, a particular challenge to the specialist, would seem a thing of the past, although not necessarily the remote past. A pen signature was required on all Canadian notes, except "shinplaster" fractionals, until roughly fifty years ago. I once met a bank officer who still carried in his billfold a five dollar note with his signature. As teller, he told me, he started his morning by countersigning (and thus validating) (Cont'd. next page)



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## Toward a Money of Tomorrow (Cont'd.)

the new bills he would need for the day's business. Times change. Such strange traditions as Brazil's pen signature across the face of the note are no more. Today there is a conspicuous tendency to put signatures directly on the plate, rather than overprinting them, when the notes are produced in the country where they see service. This is simple economy. Nationalism being what it is, there also is a tendency for more countries to set up their own security printeries, rather than have their notes printed in, typically, England or the United States. All this does bring up the question of why so much of the world's paper money, the South American issues, the Chinese, the Mexican revolutionary, have signatures crudely overprinted on what otherwise may be splendidly produced bank-notes. The main reason is obvious, once you think of it. Signed notes are money; unsigned notes are not. Insurance rates for international shipment of tens or hundreds of millions of dollars clearly would be prohibitive, so notes traditionally are shipped incomplete, to be signed in their country of issue. Cost considerations aside, bankers no doubt would prefer it that way. Canada's money, for many years has been produced in the capital by private security printers; the central bank has taken possession in uncut, unsigned sheets. Signatures of governor and deputy governor have been applied on a flat-bed press, blunders in the cutting and signing resulting in the substitution of the relatively uncommon "astrick" replacement note. Today, on the newest issues, signatures are on the steel-engraved plate, eliminating one press run and the cost factor involved.

Watermarks, threads and fibres, strands and planchettes, are relatively minor security precautions; serial numbers, plate numbers, and such; seals and signatures, are secondary aspects of note design. The banknote itself has size, shape, and basic design, and increased standardization in these is to be noted in recent years. A paper currency issue may look American: the unit note may be the size and shape of the current dollar, and the increasing denominations, while probably differing in colour, will be identical in size and shape. The Dominican peso is startlingly American in appearance. Were it not par-dollar, it would be a downright menace. A paper currency issue may, on the other hand, look French, multicoloured in graduated sizes on a crinkly, watermarked paper. As former French colonies assert their nationalism through legal-tender paper, newness shows in the currency units and the heroes portrayed, but the look (as with postage stamps) is French Colonial. Elsewhere, money in its appearance may have something of a local flavour, and the tendency, where notes are locally produced, is for such distinctiveness to persist.

The Soviet rouble now is a trim little bill, somewhat smaller than the United States dollar. Whatever the change in political climate, the note, in all the subtleties of its appearance, is an evident descendent of the large, elaborate Tsarist issues so well known to collectors. The world over, however, paper money of the seventies is taking on a more sophisticated look. New technology in the security printing industry, new concepts in printing, inking and production, show up in more elaborate use of colour and colour blends, combinations of intaglio printing and offset, evident foils to scan engraving and to the limitations of the type of press to which a counterfeiter might have access. Canada's new issue of bank notes, currently being released, reflects much of this new know-how, and merits close examination. More seems to be done with fluorescent inks, too. May I suggest that you try ultraviolet light on Swiss francs.

So, money has changed. Remember the Owl and the Pussycat of Edward Lear, who when they went to sea took along "some honey and plenty of money", wrapped in a five-pound note. That five-pound note, big, crinkly, white, with its flowing script (all black and white), persisted into this century to become the predestined victim (Cont'd. next page)

of inflation and of postwar banknote efficiencies. The Englishman has functioned incredibly well on the one-pound note, peeling off large numbers of them when the transaction dictated. The very much smaller number of ten shilling notes gave way, with decimalization, to the seven-sided fifty new pence coins. The post-war period saw the five pounds reduced in size, and new ten and twenty pound notes introduced, for efficiency and in unspoken recognition that it took more one pounds to do the buying. On the world scene, decimalization was widespread (South Africa, Australia, New Zealand, the United Kingdom itself), but there were few changes in basic denominations apart from the dropping of very high values (of little use in the age of cheques), the loss of the American two dollars and such gains as the Bahamas three dollars and the Cayman Islands twenty-five dollars. The age of the six and seven dollar bills is no more!

Currency design, in summary, is tending to reflect new technology in greater sophistication of colour and line, but is deeply rooted in tradition. There are still, in the world, schools of thought as to what money should look like, but even so, within any sphere of influence, it's tending to look more and more alike. A designer, in a flight of fancy, might produce something far out, a paper money analogy of Bhutan's more exotic postal adhesives (stamps in threedimension, in molded plastic, printed on silk or on thin metal), but paper money being a very serious business, and there being no appreciable collector market for current world issues, he'd receive little encouragement. If you'd choose to follow such a flight of fancy to its logical conclusion, I refer you, in an American frame of reference, to "Artcash", a set of improbable paper money designs executed, as a fund-raising project, by Experiments in Art and Technology, New York. Artist Tom Gormley's \$24 bill, conceived "to reflect the absurdity of our currency", and Robert Rauschenberg's \$12 parody of the allegorical, I especially like. Should you seek, on the other hand, a striking and authentic banknote in the nationalistic image of the seventies, I commend Thailand's new unilingual 100 bahts.

(To be completed in issue #15)

\* \* \* \* \*

### CHECK EXCHANGE NEWS

Ray Rathjen (CCRT #12) 4047 Graham St., Pleasanton, Calif. 94566

There has not been too much activity since the last issue, how about shaking loose some of those duplicates and send them in for something now?

We now have some duplicates on the following banks:

EXCHANGE NATIONAL BANK, Osborne, Kansas. Bank Building Vignette	P-3
BANKING HOUSE OF EAVLY, LANE & CO., Hagerstown, Md.	P-3
HAGERSTOWN BANK, Hagerstown, Md. A.B.N. Co. (Beautiful)	P-3

Above three fine checks now available and many, many more, mostly without vignettes from period 3. There is also available lots of nice checks from periods 4 and 5. On hand too, is a nice selection of counter checks from: Colorado, Indiana, Illinois, Kansas, New Mexico, Oklahoma and Texas. These checks are all new, unused and beautifully printed. They are not going to be around much longer, better get them while you can!

Patronize this feature of CCRT. Remember it costs you nothing to exchange some of your duplicate checks - send them to the address listed above.



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## SOUTH AFRICA'S STORY OF STOCKS AND SHARES

Jimmie N. Lawrence FRNS., FABNS (CCRT #330) P.O. Box 8113  
Johannesburg, South Africa

The very first "Joint Stock Company" was formed in Genoa, Italy, in 1291, more than a century before even the famous voyage of Bartholomew Diaz who sailed around the bottom end of Africa. This company was established for nothing less than to find funds for the discovery of the Cape of Good Hope!

These Genoese speculators agreed that a regular sailing route round Southern Africa would be far more profitable than the overland caravan trains on which Europe depended for her imports from Asia.

In 1292, two galleys chosen for the expedition sailed through the Straits of Gibraltar and headed for the south of Africa. In 1350, news came from Jerusalem that the two ships had actually passed the Cape and reached the East Coast, but were wrecked.

So ended the first "Stock" company associated with South Africa.

South Africa came into the news again just 300 years after the Genoa affair and 50 years before Jan Van Riebeeck's landing at the Cape. The mighty Vereenigde Oost Indische Compagnie - The United East India Company - was formed in The Netherlands, with shares issued at \$1,000 each. These shares proved the most valuable shares ever issued in the world and during the earlier years the profits were 75 per cent yearly, and the total dividends over 200 years came to 3,600 per cent.

What with wars, ships being wrecked in storms and high wages, investors remained virtually unaware of the deteriorating situation and in 1797, the Dutch East India Company was finally declared bankrupt.

The very first shares issued in South Africa, came about when Frans Diederik Muller, who claimed to be a "master miner", reported in November 1740, that he had discovered a "rich silver mine" near Groot Drakenstein in the Cape.

A group of Cape burghers under Olof de Wet, formed themselves into an Association to work the mine and after three years they received their charter under the name of Geoctroyeerde Societijt der Mynwerken Aan de Simonsberg. The original register of shareholders, of whom there were 36, included many of the most notable personages at the Cape.

The stock itself was issued in a curious form as "STAMMEN and KOEKSEN". The first named is an oldfashioned term for share generally, but the latter was peculiar to mining.

The "master miner" - Frans Muller revealed himself as an unmitigated crook whose alleged silver mine was found to be nothing but inexpensive metal. Operations stopped on the mine and Muller was banished to Batavia.

On the 26th day of June, 1800, twenty-four shares were issued at Cape Town to the newly formed company - African Theatre - and in 1821, the Cape Town Gazette announced:

### AFRICAN THEATRE

The Proprietors of African Theatre may receive a dividend on their  
(Cont'd. on next page)



respective shares by applying to - J.T. Buck, Treasurer.

Another newspaper, the South African Commercial Advertiser carried a notice in January 11, 1824, that a Mr. W. Batts wishes to sell six shares in the African Theatre for 1,000 rixdollars each for cash.

From 1802, the flotation of shares in the Cape by many types of companies were the forerunners of the vast army of investors today found throughout the length and breadth of South Africa.

The first Stock Exchange was established by Governor Janssens in 1804, known as the "Kamer van Commerce", and it was the direct forerunner of the Cape Town Commercial Exchange formally established in 1817.

The first joint stock company was floated in 1819, known as Exchange Building Company, with a capital of 79,000 rixdollars and having 158 paid-up share-holders and 40 shares were taken by the Government.

Share transactions were done in wool, wine, hides, ivory, banks, shipping, fishing and other colonial products.

In 1889, South Africa with a working population of only 250,000 had as many as 750 firms of stock brokers - the highest ratio to population found anywhere in the world.

STOCK EXCHANGE SHARE LIST.  
TO 1839

	EST.	SHARES
Exchange Buildings	1819	159
S.A. Fire & Life Assur. Co.	1831	200
S.A. Assoc. for Admin. & Estates	1834	24
English Church Committee	1829	700
South African College	1830	200
Cape of Good Hope Assoc. Co.	1835	400
Cape of Good Hope Stock Co.	1835	50
C.of G. Hope Steam Navigation Co.	1836	2,000
Cape of Good Hope Bank	1837	1,500
Port Elizabeth Jetty Co.	1837	600
S. African Bank	1838	2,000
C.of G. Hope Marine Co.	1838	1,500
S.A. Board of Executors	1838	50
Eastern Prov. Fire & Life	1839	400

South Africa's first share boom came in the beginning of the 1850's when the discovery of copper in Namaqualand attracted investors. For no apparent reason a veritable cascade of new companies appeared overnight, nearly all of them aiming at the recovery of the underground wealth in the far northwest.

At this time more than nine-tenths of the white population in Cape Town dabbled in shares, these scrip changed hands at high premiums.

Then came the shock - there was not enough copper in the Namaqualand mines to make a George III two penny coin. When the news broke, many committed suicide and thousands went through the insolvency court.

(Cont'd. on next page)

The colony of Natal started an independent trade in stocks and shares in 1845, and its first company The Natal Cotton Company, with a capital of £20,000 in £10 shares lasted but only 8 months owing to the ground bought being unsuitable for cotton growing. During this period many new companies started flotation of shares and more successful than the Natal Cotton Company was the Natal Fire Assurance & Trust Company, the Colonial Bank of Natal and the Natal Railway Company.

The development of the company and share business in the commonwealth of the Orange Free State was slower and less obvious. In 1850 the first scheme for the Central Free State Bank was put on the market but came to nothing; but in 1862 prospectuses were issued for the Oranje Vrystaat Bank and the shares were £10 each and later issued in lots of £5 each.

The Bloemfontein Bank was established with shares at £5 and continued its career successfully for 15 years, and finally closed its doors in 1877.

The first stock certificate issued in the Transvaal was for land in the territory of Lydenburg in 1854, this was sold by Jacobus Stuart for the then South African Republic under the name of "Hollandsche Afrikaansche Republiek".

Many successful and unsuccessful companies passed through the brokers hands in the Transvaal during 1854 and 1869, but the earliest known diamond share was sold by Leopold Lilienfeld, Director of the new Hope Town Diamond Company, this was established in 1869, after the Lilienfeld brothers bought the "Star of South Africa", one of the first big stones ever found in the diggings near Kimberley.

This is the first of my series of the history of South African Stock Exchanges and their shares and I wish to thank The Johannesburg Stock Exchange and Mr. Eric Rosenthal for information supplied. -Ø-

DAVID KEABLE

Paper Currency  
I.S.N.S. No. 894  
S.P.M.C. No. 2936  
C.C.R.T. No. 209

Offered below are a few items that are in stock which may have Special Appeal for C.C.R.T Members.

38 Clyde Road  
Croydon  
Surrey  
England

SPECIMEN CHLQUES ALL 0000 or OVERPRINTED off Paper (Not Facsimile)  
40 CHEQUES from all over.....\$25.00  
20 CHEQUES from all over.....\$15.00

A SIMILAR SELECTION but MOUNTED ON the ORIGINAL CARD and DOCUMENTATION SUPPLIED.....Just allow \$5 PER SET. MINIMUM ORDER 5 SETS - ADD \$3 AIR.  
Just let me know what kind - COUNTRY OR TYPE you wish to view.  
ALL RETURNABLE.

Lonnie Buss (CCRT #285) Star Route Box 3, Cozad, Neb. 69130

I would like to thank all members who have sent in questions and answers for this column. Keep them coming; I'd like to hear from many other of you with your questions and answers - Send yours in today.

The first number of the question refers to the issue the question appears in; the second is the question number for that particular issue. Please use these numbers when answering questions.

- 14-1 Many checks have multiple bank names stamped on the reverse. Why all the multiple names?
- 14-2 In disadvantaged regions of the U.S and during economic depressed times you can often find checks written for ten and twenty and more thousands of dollars, drawn by the bankers themselves. Does this indicate something unusual or how might such transfers of cash be explained?
- 14-3 On some territory checks they are marked or printed as such, while others issued during territorial periods are not. Why is this?

Answers to Previous Questions

- 12-2 Probably all banks carry an account with at least one other bank and some in many other banks. These are referred to as correspondent banks. A small town bank may have an account in the nearest large town and the bank in the large town may have accounts in several of the nearest sizable cities and so on. The big city banks usually carry accounts in other big cities as well as the principle Federal Reserve Banks. To draw on these accounts they use what is referred to as a bank draft (refer to article in Vol.3, No. 3, page 128). Then drafts are used for transferring funds from one bank account to another or for sale of funds to individuals who may need funds drawn on a certain place. The accounts are used for collecting checks. That is if you deposit a check drawn on a distant point your bank will collect it by depositing in their correspondent at the distant point or near it, or in the Federal Reserve Bank which services that area.
- 12-4 When the law was purposed it was required that an adhesive stamp, good on bank checks only, be affixed to each check. Later any revenue stamp with minor exception could be used. The imprinted stamp came into use as a convenience. The checks were purchased with stamps imprinted, much as most people purchase their checks today. You may find that the law stated that items up to a certain amount required 2¢ stamps and over the amount required a 5¢ stamp.
- 13-2 The number that is referred to is the bank number assigned by the American Bankers Association. Each state has a number (California is 90) and large cities have a number (San Francisco is 11 and Los Angeles is 16). Each banking office also has a number. Originally in a large city these were the clearing house numbers. The lower numbers have to do with the Federal Reserve District. Here is an example from the Wells Fargo Bank, San Francisco and the number is 11-16 11 is for the city of San Francisco, 16 is for an office at 1210 Market and Montgomery St. The 1210 breaks down to this, 12 is for the 12th Federal Reserve District, 1 is for the Federal Reserve City or area of San Francisco, 0 is for the number of days to collect.
- 13-2 Ernest R. Dixon has written an article on the A.B.A. Routing number, see following page.



QUESTION BOX (Cont'd)

- 13-3 You will probably find that your early checks were payable to a payee or bearer. A bearer check technically does not require an endorsement. That is one reason most banks will caution you against writing a check payable to cash (bearer). The following paragraph is from a book written in 1858 by J.S. Gibbons, entitled "The Banks of New York, Their Dealers, and The Panic of 1857": "The identification of indorsers gives more annoyance to the Paying Teller than any other part of his business. The object of making a check payable "to order" is, on the part of the drawer, that he may have the endorsement of the person to whom it is given as an additional evidence of payment; and the receiver of the check desires it as a security in case of loss. The risk of the endorsement is thus thrown on the bank. If it should pay a lost or stolen check with a forged endorsement, the person to whom the money is due may claim the payment over again. There is no apparent commercial propriety or justice in dealers throwing this risk on the bank, as it really belongs to their own business. A check drawn payable "to bearer" is as legal and complete payment as if drawn payable to the order of the receiver. It is a reasonable precaution in the transmission of checks by mail, to make them subject to the order of those to whom they are sent; but this is unnecessary in direct personal transactions."
- 13-4 At one time banks used an endorsement stamp with their own distinctive design. Someplace in the design was the name of the bank and often the words "payable only thru the clearing house" and their clearing house numbers.
- \* \* \* \* \*

THE BACKGROUND AND DEVELOPMENT ON THE ABA ROUTING NUMBER

Ernest R. Dixon (CCRT #134) 616 Hovey, Springfield, Missouri 65802

Many numerical systems for registering out-of-town, or transit, items were used prior to 1911. These systems used numbers instead of names to designate endorsers and drawees.

Through an evolutionary process there had developed a procedure whereby many of the city correspondent banks in the principal banking centers of the country had each devised a numbering system of its own without regard to uniformity of numbers. Country correspondents were supplied with endorsement stamps bearing many different numbers. In fact, one of these banks might have as many different numbers assigned to it as it had city correspondents. This caused much confusion in handling the out-of-town items and it was realized that a uniform system was needed to provide each bank with a number of its own.

Accordingly, The American Bankers Association in 1910 developed a plan for numbering all banks. The Executive Council unanimously adopted this numerical system in 1911.

The ABA plan assigned prefix numbers from 1 to 49, inclusive, to the reserve cities of that time. The only exceptions were: Brooklyn, which was included with New York City; Kansas City, Kansas, included with Kansas City, Missouri; and South Omaha, included with Omaha. Because of their size and importance as banking centers, Buffalo and Memphis were also assigned prefix numbers. The cities are numbered from 1 to 49 in order of their population. Thus the lower numbers were assigned to the larger cities.

Prefix numbers from 50 to 101 were assigned to states. Those numbers were divided into five groups and three single numbers: 50-58, 59, 60-69, 70-79, 80-88, 89, 90-99, and 101. New York, Pennsylvania, Illinois, Missouri,

and California (states containing the principal collecting centers) were given the first number of each group - 50,60,70,80 and 90. The succeeding numbers in each group were assigned to states in the vicinity of the respective principal collecting centers named. With the exception of the five states heading each numerical group, the states were numbered in alphabetical order in each numerical group.

In 1959, prefix number 59 was assigned to Hawaii, 89 to Alaska, and 101 to territories and dependencies. Originally number 59 was assigned as a prefix number for the use of territories.

Following the prefix 59, the first hundred suffix numbers were formerly reserved for the use of Alaskan banks, the second hundred for Hawaiian banks. Now with prefix number 101, suffix numbers 201-299 are still reserved for Puerto Rican banks, 301-399 for Marshall Islands, Midway Islands and Wake Island banks, 400-499 and 699 for Virgin Island banks, 700-799 for Caroline Islands banks and 800 for the Canal Zone.

The banks in reserve cities were assigned their clearinghouse numbers as suffix numbers. In other large cities, state prefix numbers, together with clearinghouse numbers were used. In all other cities the banks were designated by the state prefix, and suffix numbers were assigned in the relative order of the population of the cities in each state. Banks in each city or town were numbered in consecutive order according to seniority of organization, except in towns having only one bank. In those instances the banks were numbered in alphabetical order according to towns.

The Treasurer of the United States was assigned an ABA number.

The increasing volume of checks, together with the complexities of the banking system - par and nonpar banks, states divided by Federal Reserve district lines, special collection arrangements, etc., presented barriers to the complete solution of check routing problems. To help banks streamline operating routine and to reduce outstanding time on checks in process of collection, the ABA Bank Management Commission and the Committee on Collections of the Federal Reserve System in 1945 introduced a check routing symbol plan.

It was designed to bring about faster sorting and greater efficiency in collecting items. The plan enabled banks, in preparing checks to forward to Federal Reserve and correspondent banks, to sort items not only for handling, but also for immediate and deferred availability. Operators in transit departments were no longer required to sort items using the city and state line on the check. The only skill required was the ability to read numbers and to separate checks by those numbers.

The routing symbol is combined with the ABA number in such a way that the combined numbers constitute a fraction, of which the numerator is the ABA number assigned to the bank and the denominator is the routing symbol. It was recommended that the combined number in fractional form be printed in the upper right corner of checks above the figure amount line.

The routing symbol is composed of not less than three nor more than four consecutive digit symbols, the respective digits indicate the following:

The first digit designates one of the Federal Reserve districts which are numbered 1 to 9 as follows: Boston,1; New York,2; Philadelphia,3; Cleveland,4; Richmond,5; Atlanta,6; Chicago,7; St. Louis,8; Minneapolis,9.

The second digit designates the Reserve bank or branch serving the territory in which the bank is located. The head office is indicated by figure 1. Branches, if any, arranged alphabetically are indicated by figure 2 to 5. Figures 6 to 9 are used to designate special collection arrangements.



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The third digit serves two purposes; first, it facilitates the separation of items receivable for immediate credit from those receivable for deferred credit; second, it facilitates sorting of items by states in any way that is desired.

A third digit 0 designates items which are receivable for immediate credit. All other numbers (1-9) in the third position designate the state in which the bank is located.

Four-digit symbols have the same meaning as the three-digit symbols except that the first two digits designate the 10th, 11th or 12th Federal Reserve Districts - Kansas City,10; Dallas,11; San Francisco,12.

Checks drawn on the Treasurer of the United States and U.S. postal money orders are acceptable for immediate credit at any Federal Reserve Bank or branch. The routing symbol for use on such items is 000.

The great increase in the volume of check activity which took place in the decade preceding 1956, the excessive manual work required in processing checks, and the increase in personnel and personnel costs, led the Bank Management Commission of The American Bankers Association to take the next step in improving check handling. This might prove to be the most outstanding single development in bank operations in the 20th century. Time will tell.

As far as banks were concerned, it began with the announcement in July 1956 that the Commission had approved Magnetic Ink Character Recognition as the Common Machine Language best suited for check handling. It provided a method of encoding checks which would permit their being read by persons and machines and handled automatically by machine throughout practically the entire check processing system.

Further announcements were made from time to time with respect to the placement of the Common Machine Language on checks, location and arrangement of the magnetic ink characters, number of digits in the various fields of information, sequence of these fields, and, finally, specifications and guides for banks and printers to use in implementing the program of mechanized check handling.

The plan provided that a check would be encoded with a condensed ABA routing number to identify the bank and a customer's account number. In deciding on the number of characters to appear, it was necessary to condense the ABA number and routing symbol. For coding purpose only, it was recommended that the routing symbol appear first, followed by a hyphen and then the suffix number of the bank's ABA number. For example the fractional symbol  $\frac{80-8}{865}$  would be encoded 0865-0008. Note that the zeros are included to provide four digits for each number.

Since non-par banks have ABA numbers but not routing symbols, for coding purposes only, they were assigned a special number for the coding space normally occupied by the routing symbol. The first two digits of this number are 90 and the third and fourth digits are the present prefix number of the state in which the non-par bank is located, thus a non-par bank with the ABA number 80-917 would be encoded 9080-0917.

A newly organized bank is assigned the lowest open number in its State, or if in a city which has been assigned a separate prefix number, the lowest open number in such a city. -Ø-

\* \* \* \* \*

TELL YOUR FRIENDS ABOUT CCRT  
EVERY MEMBER GET A MEMBER!



## REPLY COUPONS

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Increased general interest in postal stationery and in world banknotes has helped to extend the interest in reply coupons. Reply Coupons are a kind of postal currency which furnish a convenient means of sending postage to a foreign correspondent who may exchange each coupon for a stamp (or stamps) conforming to the postage on a single rate letter. Several reply coupons can be used to prepay a reply by airmail.

Since reply coupons were first issued in 1907 there have been eight different kinds of reply coupons: (1) International Reply Coupons issued in conjunction with the Universal Postal Union and redeemed by almost all U.P.U. members (the U.S. Postal Administration currently sells these for 22¢ and redeems those issued by other postal administrations at the rate of 15¢); (2) French Union Reply Coupons, formerly called French Colonial Reply Coupons, used only within the French Postal Union; (3) Commonwealth Reply Coupons, formerly called Imperial Reply Coupons, used only within the British Commonwealth; (4) Spain-Americas Reply Coupons formerly used within the Postal Union of Spain and the Americas; (5) Japanese-Manchuria and Manchuria-Japan Reply Coupons issued in the late 1930's for use between these two countries; (6) the reply coupons issued by Spain for Spanish colonies; (7) reply coupons issued for use between Japan and the Ryukyu Islands and vice-versa; (8) Arab Postal Union Reply Coupons issued for use within the Arab Postal Union. Of all of these the International Reply Coupons are easily obtained and the Japan-Manchuria Reply Coupons are the most difficult to secure.

In 1954 the Society of Reply Coupon Collectors was formed and it has issued bulletins regularly since that date. Because reply coupons are issued in limited numbers and are not widely collected, reply coupon collectors have to enjoy the search and be willing to build their collections patiently. It is not an area for the type of collector who wants to receive a "new issue" pack every month or so. The society issues bulletins four to six times a year and usually conducts at least one auction each year. Membership is \$3.00 per year and sample issues of the bulletin are 50¢.

The Society still has a limited number of its previous publications and can offer them for sale at the following prices (please include 50¢ with each order to cover postage and handling; if more than three catalogues are ordered, include \$1.00 for postage and handling):

The Catalogue of Imperial and Commonwealth Reply Coupons (1957)	\$3.00
The Catalogue of Reply Coupons of the Postal Union of the Americas and Spain (1958) (Complete coverage of these coupons)	\$2.00
The Catalogue of French Colonial Reply Coupons and French Postal Union Reply Coupons (1959)	\$3.00
A Type Chart for International Reply Coupons and A Catalogue of International Reply Coupons issued by the United States of America (1961)	\$4.00
A Catalogue of Arab Postal Union Reply Coupons (1962)	\$3.00
A Catalogue of International Reply Coupons issued by the Commonwealth Countries (1962)	\$3.00

Membership dues and orders for catalogues should be sent to Dr. Allan Hauck, P.O. Box 176, Kenosha, Wisconsin 53141, U.S.A.

(Editor's Note: The above is presented in our continuing effort to co-operate with other organizations and also the fact Reply Coupons are another method of transferring funds.)

TAX SAVER CHECK

(Mount check here)

The brochure below gives full information about this new Tax Saver Check provided by the Exchange National Bank of Chicago. Mr. Alan B. Eirinberg, First Vice President of the bank gives the following comment, "We believe Tax Saver Checking is a real breakthrough in the use of the personal checking account as it relates to helping our customer get back from the government all money that is rightfully due him". In a further communication he states, "In the seven weeks since this system was introduced in the Chicago metropolitan area, we have received inquiries from banks throughout the United States.....The name is trademarked, all materials have been copyrighted, and patent has been applied for on this new checking system created by Exchange National Bank after a year of research."

Should you wish to use the application on the brochure, send it in; your editor will furnish you with another for your original illustration on this page.

The Tax Saver Check and brochure are through the courtesy of the Exchange National Bank of Chicago.

(Mount brochure here, folded, application side down)



Apr. 7<sup>2</sup>  
1891

# NEIL SOWARDS

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Fort Wayne, Indiana 46801

(213) 745 3658

CHECKS! CHECKS! CHECKS! BEAUTIFUL CHECKS

SALT WATER WAREHOUSE

Key: V-Vintage unimpaired RS-Revenue Stamp  
RI-Revenue Imprint W-with HS-International Bank  
St-Right Lt-Left

Watertown, N.Y. 1851. W. & L. Co. General Bank

"Double in Silver Currency" RS \$1.00

Black Receipt 191. 1872. John Washington Hood

Newark, Ohio Franklin Bank Corp. 1871. John St. Wilson

Bainbridge, Ohio 1871. John St. Wilson

Purple Water with rickie in face \$1.00

Marion, Ohio 1871. John St. Wilson

Xenia, Ohio 1871. John St. Wilson

Bainbridge, N.Y. 1871. John St. Wilson

Portsmouth, N.H. 1871. John St. Wilson

McArthur, Ohio 1871. John St. Wilson

McArthur, Ohio 1871. John St. Wilson

Otterville, Mo. 1871. John St. Wilson

Boston, Shawmut N.E. 1871. John St. Wilson

Boston 1871. John St. Wilson

Rushville, Ill. 1871. John St. Wilson

San Francisco 1871. John St. Wilson

San Francisco 1871. John St. Wilson

Bond--1871. John St. Wilson

100 Mixed Fre 1900 checks \$14.00

10 Different Bonds (1871-1900) \$2.50

Write for free list of stocks and bonds

APPROVAL EXCHANGE

Because of the expense of listing checks, most of my sales are made by sending out checks on approval. The collector chooses what he wants and returns the rest. Write, stating interests, areas, etc.

BUY SELL

United States Coins, Bank Notes, Foreign Coins and Notes  
Tokens of All Kinds, Ancient Coins, Checks, Bonds, Stock

C.C.R.T. CHECK CENSUS

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New Mexico 87110

MONTANA

C.C.R.T. CHECK CENSUS - PART 2

MT-1	HELENA	BANK HOUSE OF L.H.HERSHFIELD	22 MAY 1866	(6)
MT-2	MARYSVILLE	MERCHANTS NAT'L BANK	12 MAY 1892	(1)
MT-3	BUTTE	FIRST NAT'L BANK	1 MAR 1916	(14)

NEBRASKA

NE-1	CLAY CENTER	COMMERCIAL STATE BANK	8 OCT 1898	(5)
NE-2	STANTON	STANTON COUNTY BANK	15 MAY 1880	(26)
NE-3	HUMPHREY	BANKING HOUSE OF OTIS MURPHY	4 JUN 1900	(26)

NEVADA

NV-1	VIRGINIA (CITY)	WELLS FARGO & COMPANY	2 AUG 1861	(4)
NV-2	VIRGINIA (CITY)	NEVADA BANK OF SAN FRANCISCO	4 MAY 1883	(1)

NEW HAMPSHIRE

NH-1	DOVER	LANGDON BANK	22 NOV 1862	(7)
NH-2	MANCHESTER	FIRST NAT'L BANK	15 DEC 1899	(14)
NH-3	DOVER	DOVER BANK	11 AUG 1827	(17)

NEW JERSEY

NJ-1	NEWARK	NEWARK BANKING COMPANY	22 AUG 1865	(7)
NJ-2	TRENTON	TRENTON BANKING COMPANY	15 OCT 1810	(6)
NJ-3	MATAWAN	FARMERS & MERCHANTS BANK	15 NOV 1879	(1)
NJ-4	ELIZABETH	NAT'L STATE BANK OF ELIZABETH	1 DEC 1922	(5)
NJ-5	SOUTH AMBOY	FIRST NAT'L BANK	11 SEP 1900	(5)
NJ-6	NEWTON	SUSSEX BANK	26 FEB 1863	(26)

NEW MEXICO

NM-1	ALBUQUERQUE	FIRST NAT'L BANK	3 MAR 1899	(5)
NM-2	SILVER CITY	SILVER CITY NAT'L BANK	24 DEC 1904	(5)
NM-3	SANTA FE	FIRST NAT'L BANK	4 NOV 1908	(5)
NM-4	ALBUQUERQUE	STATE NAT'L BANK	2 JUN 1917	(5)
NM-5	SOCORRO	SOCORRO STATE BANK	25 JUL 1917	(5)
NM-6	ALBUQUERQUE	ALBUQUERQUE NAT'L BANK	9 FEB 1924	(5)
NM-7	ALBUQUERQUE	FIRST SAVINGS BANK & TRUST	5 AUG 1925	(5)
NM-8	RATON-KOEHLER	FNB/BLOSSBURG MERCHANTILE	31 DEC 1903	(5)
NM-9	SILVER CITY	BANK OF C.P.CRAWFORD	20 FEB 1883	(5)
NM-10	LAS VEGAS	FIRST NAT'L BANK	15 AUG 1906	(5)
NM-11	LAS VEGAS	SAN MIGUEL NAT'L BANK	16 FEB 1914	(5)
NM-12	TYRONE	BANK OF TYRONE	--- 191-	(18)
NM-13	FOLSOM	FIRST STATE BANK	--- 191-	(18)
NM-14	LAS VEGAS	LAS VEGAS SAVINGS BANK	15 MAY 1920	(5)
NM-15	DES MOINES	STATE BANK OF DES MOINES	--- 192-	(18)
NM-16	SILVER CITY	MERIDITH & AILMAN	8 NOV 1884	(18)
NM-17	LAS VEGAS	PEOPLES BANK & TRUST	1 JUN 1921	(5)
NM-18	LAS VEGAS	PLAZA TRUST & SAVINGS BANK	29 JAN 1921	(5)
NM-19	LAS VEGAS	LAS VEGAS STATE BANK	19 JUN 1921	(5)
NM-20	LAS VEGAS	MEADOW CITY BANK	20 NOV 1926	(5)
NM-21	RATON	FIRST NAT'L BANK	28 APR 1921	(5)
NM-22	VAUGHN	CITIZENS STATE BANK	12 DEC 1945	(5)
NM-23	RATON	INTERNATIONAL STATE BANK	19 SEP 1924	(5)



## C.C.R.T. CHECK CENSUS, PART 2

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## NEW YORK

NY-1	NEW YORK CITY	U.S. BANK, OFF OF DISC & DEPOSITS	29 SEP 1800	(7)
NY-2	NEW YORK CITY	CITY BANK	8 FEB 1837	(17)
NY-3		MERCHANTS BANK	30 OCT 1834	(4)
NY-4	PATERSON	FIRST NAT'L BANK	10 AUG 1864	(1)
NY-5	KINDERHOOK	BANK OF KINDERHOOK	10 APR 1839	(19)
NY-6		DUTCHESS COUNTY BANK	15 MAY 1837	(19)
NY-7	BROOKLYN	NORTH SIDE BANK OF BROOKLYN	10 MAY 1900	(1)
NY-8	CORTLAND	NAT'L BANK OF CORTLAND	9 JAN 1878	(1)
NY-9	KINGSTON	NAT'L CITIZEN COUNTY BANK	19 FEB 1869	(1)
NY-10	NEWBURGH	QUASSACK NAT'L BANK	5 MAR 1873	(1)
NY-11	BRONX	BRONX BOURBON BANK	13 DEC 1909	(1)
NY-12	NEW YORK CITY	BANK OF THE REPUBLIC	7 JAN 1852	(1)
NY-13	NEW YORK CITY	METROPOLITAN BANK	16 NOV 1852	(1)
NY-14	NEW YORK CITY	NASSAU BANK	16 OCT 1854	(1)
NY-15	SARATOGA SPR.	FIRST NAT'L BANK	28 MAY 1878	(1)
NY-16	WARWICK	FIRST NAT'L BANK	25 APR 1874	(1)
NY-17	ALBANY	NIAGARA RIVER BANK	25 SEP 1857	(6)
NY-18	ALBANY	NEW YORK STATE BANK	4 SEP 1818	(6)
NY-19	NEW YORK CITY	FIFTH AVENUE BANK	29 OCT 1900	(5)
NY-20	TROY	NAT'L STATE BANK OF TROY	27 FEB 1868	(5)
NY-21	HUDSON	FARMERS NAT'L BANK	12 JAN 1901	(5)
NY-22	MONTICELLO	NAT'L UNION BANK OF MONTICELLO	27 DEC 1871	(14)
NY-23	NEW YORK CITY	GALLATIN NAT'L BANK	19 NOV 1878	(5)
NY-24	NEW YORK CITY	NAT'L BANK OF NORTH AMERICA	23 MAY 1866	(2)
NY-25	NEW YORK CITY	NAT'L CITIZENS BANK	21 SEP 1866	(2)
NY-26	NYACK	ROCKLAND COUNTY NAT'L BANK	27 AUG 1866	(2)
NY-27	NEW YORK CITY	BANK OF THE UNITED STATES	--- 183-	(17)
NY-28	NEW YORK CITY	MANHATTAN COMPANY	13 SEP 1800	(17)
NY-29	NEW YORK CITY	MECHANICS NAT'L BANK	26 AUG 1878	(10)
NY-30	NEW YORK CITY	BANK OF NEW YORK	16 SEP 1842	(17)
NY-31	NEW YORK CITY	THIRD NAT'L BANK	21 JUL 1868	(26)
NY-32	NEW YORK CITY	IRVING NAT'L BANK	9 OCT 1873	(10)
NY-33	NEW YORK CITY	NAT'L BANK OF THE STATE OF N.Y.	30 JUL 1873	(10)
NY-34	NEW YORK CITY	PRODUCE BANK	1 APR 1876	(10)
NY-35	NEW YORK CITY	GROCERS BANK	6 NOV 1872	(26)
NY-36	ROCHESTER	STEINHEIMER, TONE & COMPANY	15 MAY 1871	(10)
NY-37	NEWBURGH	NAT'L BANK OF NEWBURGH	31 OCT 1865	(10)
NY-38	RODOUT	FIRST NAT'L BANK	31 JAN 1871	(10)
NY-39	TARREY TOWN	FIRST NAT'L BANK	15 DEC 1877	(10)
NY-40	JAMESTOWN	CITY NAT'L BANK	1 SEP 1875	(10)
NY-41	JAMESTOWN	FIRST NAT'L BANK	1 MAR 1875	(10)
NY-42	CANTON	ST LAWRENCE COUNTY BANK	8 JUN 1899	(14)
NY-43	LE ROY	GENESSEE COUNTY BANK	2 MAY 1858	(10)
NY-44	ALBANY	BANK OF ALBANY	9 APR 1839	(17)
NY-45	BROOKLYN	LONG ISLAND BANK	--- 184-	(17)
NY-46	CATSKILL	CATSKILL BANK	3 OCT 1829	(17)
NY-47	MOHAWK	MOHAWK VALLEY BANK	25 JUL 1840	(17)
NY-48	ODDENSBOURGH	ODDENSBOURGH BANK	24 MAR 1847	(17)
NY-49	NEW YORK CITY	NATIONAL PARK BANK	17 MAR 1870	(26)
NY-50	ROCHESTER	UNION TRUST COMPANY	31 MAY 1899	(26)
NY-51	NEW YORK CITY	BANK OF AMERICA	8 DEC 1875	(26)
NY-52	NEW YORK CITY	HANOVER NAT'L BANK	27 MAY 1871	(26)

C.C.R.T. CHECK CENSUS, PART 2

NORTH CAROLINA

NC-1	FAYETTEVILLE	BANK OF CAPE FEAR	1 JUN 1826	(7)
NC-2	SALISBURY	BANK OF CAPE FEAR	3 APR 1840	(9)
NC-3	CHARLOTTE	BANK OF CHARLOTTE	26 MAY 1860	(10)
NC-4	WILMINGTON	BANK OF WILMINGTON	13 DEC 1862	(10)
NC-5	RALEIGH	BANK OF THE STATE OF N.C., TREAS.	24 MAR 1859	(10)
NC-6	WILMINGTON	BANK OF CAPE FEAR	--- 1818	(26)

OHIO

OH-1	LINCINNATI	WHEAT EXPORTING COMPANY	22 MAR 1858	(20)
OH-2	UPDANA	UPDANA BANKING COMPANY	27 JAN 1831	(4)
OH-3	DEFIANCE	DEFIANCE NAT'L BANK	2 JAN 1882	(26)
OH-4	DEFIANCE	DEFIANCE SAVINGS BANK	24 MAY 1876	(1)
OH-5	SANDUSKY	THIRD NAT'L BANK	17 JUL 1885	(1)
OH-6	COLUMBUS	BARTLETT & SMITHS BANK	1 SEP 1872	(6)
OH-7	CINCINNATI	OHIO VALLEY NAT'L BANK	2 AUG 1892	(5)
OH-8	CINCINNATI	GERMAN NAT'L BANK	27 JAN 1883	(5)
OH-9	PLEASANTVILLE	PLEASANTVILLE BANK	15 JUN 1903	(14)
OH-10	WAPAKONETA	FARMERS BANK	20 JAN 1873	(14)
OH-11	WAPAKONETA	PEOPLES BANK	15 JAN 1883	(14)
OH-12	LANCASTER	FAIRFIELD COUNTY BANK	3 MAR 1882	(14)
OH-13	PAULDING	PAULDING DEPOSIT BANK	2 DEC 1899	(14)
OH-14	LANCASTER	LANCASTER OHIO BANK (OHIO CANAL)	16 JUN 1827	(17)
OH-15	PIQUA	PIQUA NAT'L BANK	21 FEB 1898	(26)

OKLAHOMA, OKLAHOMA TERRITORY & INDIAN TERRITORY

OK-1	TONKAWA	FIRST NAT'L BANK	26 FEB 1907	(3)
OK-2	EL Reno	CITIZENS STATE BANK	14 AUG 1901	(3)
OK-3	OKLAHOMA CITY	COLUMBIA BANK & TRUST	20 JUL 1909	(14)
OK-4	JENKS	BANK OF JENKS	12 JUL 1907	(3)
OK-5	MINCO	BANK OF MINCO	10 JAN 1893	(6)
OK-6	WETUMKA	AMERICAN NAT'L BANK	15 NOV 1905	(5)
OK-7	CLEVELAND	FIRST NAT'L BANK	9 SEP 1853	(26)
OK-8	BOKOSHE	STATE EXCHANGE BANK	--- 1911	(26)
OK-9	EL Reno	CITIZENS NAT'L BANK	7 FEB 1906	(26)
OK-10	SYARE	FIRST NAT'L BANK	17 OCT 1900	(26)
OK-11	TULSA	FOURTH NAT'L BANK	--- 1911	(26)

OREGON

OR-1	SALEM	BANKING HOUSE OF LADD & BUSH	3 JUN 1874	(4)
OR-2	PORTLAND	OREGON & CALIFORNIA RAILROAD Co	30 AUG 1870	(12)
OR-3	LA GRANDE	LA GRANDE NAT'L BANK	25 OCT 1912	(1)

PENNSYLVANIA

PA-1	PHILADELPHIA	SHIPLEY BANK	3 AUG 1825	(30)
PA-2	CARLISLE	FARMERS BANK	30 DEC 1878	(1)
PA-3	MARIETTA	FIRST NAT'L BANK	20 APR 1871	(1)
PA-4	MOUNT JOY	MOUNT JOY BANK	12 JUL 1871	(1)
PA-5	PITTSBURG	GERMAN NAT'L BANK	8 JUL 1867	(10)
PA-6	PHILADELPHIA	BANK OF THE U.S.	30 DEC 1821	(24)
PA-6A	"	" " " " "	--- 1801	(13)
PA-7	PHILADELPHIA	E.W. CLARK & COMPANY	11 JAN 1881	(6)
PA-8	PHILADELPHIA	MECHANICS BANK	13 AUG 1824	(6)



## PENNSYLVANIA, CONTINUED

PA-9	MORRISTOWN	BANK OF MONTGOMERY COUNTY	19 JUL 1847	(6)
PA-10	LANCASTER	REED, HENDERSON & COMPANY	6 JAN 1868	(6)
PA-11	HUNTINGDON	UNION BANK	10 APR 1871	(6)
PA-12	PHILADELPHIA	FIRST NAT'L BANK	12 FEB 1878	(5)
PA-13	CARLISLE	CARLISLE DEPOSIT BANK	26 OCT 1863	(10)
PA-14	PITTSBURG	MERCHANTS & MANUFACTURERS NAT'L	1 SEP 1881	(30)
PA-15	MOUNT JOY	UNION NAT'L MOUNT JOY BANK	22 DEC 1869	(2)
PA-16	PHILADELPHIA	MANUFACTURERS NAT'L BANK	15 JUL 1876	(5)
PA-17	PHILADELPHIA	BANK OF PENN TOWNSHIP	21 JUN 1838	(10)
PA-18	NEW HOLLAND	NEW HOLLAND NAT'L BANK	24 JUL 1890	(10)
PA-19	HONEYBROOK	FIRST NAT'L BANK	17 SEP 1830	(10)
PA-20	HARRISBURG	DAUPHIN DEPOSIT BANK	21 JUN 1866	(10)
PA-21	HANOVER	HANOVER SAVINGS FUND SOCIETY	18 JUN 1877	(10)
PA-22	FRANKLIN	SAVINGS BANK OF FRANKLIN	25 JUN 1877	(10)
PA-23	FRANKLIN	EXCHANGE BANK OF FRANKLIN	26 JUN 1874	(10)
PA-24	PHILADELPHIA	BANK OF PENNSYLVANIA	17 OCT 1801	(13)
PA-25	PHILADELPHIA	BANK OF NORTH AMERICA	11 JUN 1807	(13)
PA-26	PHILADELPHIA	FARMERS & MECHANICS BANK	5 OCT 1863	(30)
PA-27	PHILADELPHIA	TRADESMAN NAT'L BANK	13 AUG 1875	(30)
PA-28	PHILADELPHIA	PROVIDENT LIFE & TRUST COMPANY	27 SEP 1876	(30)
PA-29	PHILADELPHIA	THIRD NAT'L BANK	12 APR 1875	(30)
PA-30	WELLSBOROUGH	FIRST NAT'L BANK	13 SEP 1879	(30)
PA-31	ELIZABETHTOWN	FARMERS BANK	25 FEB 1873	(30)
PA-32	NORRISTOWN	FIRST NAT'L BANK	26 SEP 1898	(30)
PA-33	LANCASTER	LANCASTER COUNTY NAT'L BANK	8 DEC 1900	(30)
PA-34	ELIZABETHTOWN	ELIZABETHTOWN EXCHANGE BANK	29 DEC 1899	(30)
PA-35	ELIZABETHTOWN	ELIZABETHTOWN NATIONAL BANK	6 MAY 1893	(30)
PA-36	GATESVILLE	BANK OF CHESTER VALLEY	9 MAR 1868	(30)
PA-37	TYRONE	LLOYD CALDWELL & CO, BANKERS	17 DEC 1869	(30)
PA-38	WILKES BARRE	BANKING HOUSE OF BROWN & GRAY	17 JAN 1871	(30)
PA-39	AVELLA	LINCOLN NAT'L BANK	28 MAY 1912	(30)
PA-40	MUNCY	CITIZENS NAT'L BANK	22 NOV 1888	(30)
PA-41	MUNCY	MUNCY BANKING COMPANY	23 JUL 1898	(30)
PA-42	MUNCY	FIRST NAT'L BANK	30 DEC 1886	(30)
PA-43	DARBY	FIRST NAT'L BANK	22 JUL 1914	(30)
PA-44	WILKES BARRE	FIRST NAT'L BANK	23 APR 1900	(30)
PA-45	COLUMBIA	COLUMBIA NAT'L BANK	25 APR 1871	(30)

---END OF PART 2 ---

## NEW CONTRIBUTIONS

(26) BURNHAM, (27) BULLOW, (28) FEITER, (29) ECRANKER, &amp; (30) WERNER

THANKS TO NEW CONTRIBUTIONS WE NOW HAVE A TOTAL OF 535 CHECKS LISTED IN THE CHECK CENSUS.

THERE IS NO DEADLINE FOR RECEIVING MATERIAL FOR THE CENSUS, HOWEVER I WOULD LIKE TO HAVE ALL NEW MATERIAL FOR NEXT ISSUE OF THE CHECK LIST AS SOON AS POSSIBLE, SO THAT I CAN SCREEN THE DATA, RE-TYPE THE PAGES AND GET IT READY FOR THE PRINTER AT LEAST A MONTH BEFORE PUBLICATION DATE.

NEW MATERIAL RECEIVED FOR STATES ALREADY LISTED, WILL BE PUBLISHED IN THE 4TH PART LATER IN THE YEAR, ALSO ANY NEW ADDITIONS, REVISIONS OR CORRECTIONS.

PLEASE SEND ALL MATERIAL FOR THE CHECK CENSUS TO:

WILLIAM R. HEALD, 5606 HANNETT AVE, NE, ALBUQUERQUE, NEW MEXICO, 87110,

CULVER ANNOUNCES CANDIDACY

Virginia (Mrs. John H.) Culver has announced her candidacy for President of the American Numismatic Association. Currently Vice President of the A.N.A. and Editor of the TAMS (Token & Medal Society) Journal, Virginia has been active in numismatics and exonumia for many years.

She has been a Governor of ANA since 1965, serving on many committees: as Chairman of the Education (library, audio-visual, numismatic terms, ANA Seminar, reprints) and Awards committees; also serving as chairman of the Numismatic Terms Standardization (producing the first Numismatic Dictionary of Terms with several revisions); Medals and Outstanding Sculptor; Exhibit Rules; Liason; National Coin Week; and Numismatic Hall of Fame.

Mrs Culver has been a Panelist, most recently at the Numismatic Association of Southern California with Margo Russell, Editor of Coin World and Mrs. Brooks, Director of the U.S. Mint.

Her interest in collecting, writing, editing, exhibiting; in fact every phase of numismatics has always been outstanding and educational. Virginia has been the recipient of the Dr. P.B. Wright award, 1962; Speaker on National Coin Week Forum 1967; Committee Member: BONI, Election Procedures, Publication, Membership, Home/Headquarters Fund Raising, Exhibiting and Judging Symposium, 1965; Educational Forum speaker 1970.

She has had articles published in the Numismatist, TAMS Journal, Calcoin News, Medallion, Coin World, Numismatic News and Numismatic Digest; and conducted a column in Coinage; received the "Most popular columnist award", COINS Magazine, 1970.

A charter member of the Token and Medal Society, she served as its first woman president, 1964-1966; first vice president, 1963; treasurer 1961-1962; Editor TAMS Journal since 1971; recipient of first Medal of Merit 1964; Segel Gold Literary award, 1966; Bronze Literary Award 1964.

In 1971 Virginia served on the California State Numismatic Association symposium as lecturer; and was the recipient of the only "Best-of-Best-of Show" award for her exhibits, 1965; receiving also honorable mention for Literary Award.

A Charter member of California Exonumist Society, Virginia served as Editor of its publication "The Medallion" as well as its treasurer 1962-1964 and Board member 1961-1964. She holds charter membership cards in OIN, WCHA, NLG, WFCS; Honorary Life in San Gabriel Valley Coin Club (California). In 1968 she served on the Assay Commission (co-chairman Counting Committee); has long been a member of Axteca, SCNS, SIN, NASC, Civil War Token Society, NOW, Milwaukee Numismatic Society among many others.

Virginia has exhibited at many numismatic conventions, winning many



Virginia Culver's record of service to the A.N.A. and the entire field of numismatics speaks for itself. We want her as President of A.N.A.

COMMITTEE TO ELECT VIRGINIA CULVER

\* \* \* \* \*

C.C.R.T. INVITED TO  
THE BLUE RIDGE NUMISMATIC ASSOCIATION CONVENTION

Paul E. Garland, President of The Blue Ridge Mountain Numismatic Association, and a member of CCRT, has invited our members to hold a club meeting during their 1973 convention. He offers CCRT a meeting room and a listing in the convention program plus a Big Southern Welcome.

Paul points out The Blue Ridge Numismatic Association is the largest regional group in the world, second only to A.N.A. in membership. The BRNA covers an area from Virginia to Florida and from Texas to Missouri.

This years convention will be held at the New Birmingham, Jefferson Civic Center on August 1-2-3-4-5.

President Garland has observed that CCRT has 32 members from the states covered by the BRJA and makes the further observation that in three states covered by their association, CCRT has no members - namely North Carolina, Georgia and Mississippi.

Paul suggests a CCRT meeting held during the Blue Ridge Convention would serve several purposes: Transact normal business and renew old friendships, acquaint CCRT members with the Blue Ridge organization and offer an opportunity to sign up new members, especially from the states where CCRT has no members.

\*\*\*\*\*

\*\*\*\*\*  
 Wanted Missouri Banking Material Including NATIONAL CURRENCY,  
 CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD,  
 CLAYTON, MANCHESTER, CARondelet and ST. CHARLES.  
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----- CHECK REFERENCE MATERIAL -----

Articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, copy or illustrations are related to our collecting interests. Items you may find are welcome for reporting here - send them in.

<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page #</u>
Numismatic Scrapbook	Mar. 73	'Les-Checks' Come Before 'Checkless' Age Discusses methods to reduce amount of checks.	268
Coin World	Mar. 7 1973	Davenport Bank Deserves Unique Title By Dean Oakes, Gives history of how the 1st Nat'l. Bk. of Davenport, Iowa became 1st bank to operate its banking business under the Nat'l. Banking Act of 1863.	20
Coin World	Mar. 7 1973	Reader Owns Hughes Check Illustrated is Hughes Aircraft Co., Culver City, Ca. Check for 2¢ to close out a War Bond account in Mar. 44.	36
Coin World	Mar. 7 1973	Hawaiian Scrip Appears on Checks. Illustrated is check with scrip note used as background design for a New Hawaiian Nat'l. Bank check. Further background information on this scrip is furnished in article.	50
Coin World	Mar. 7 1973	Bank Demise Hurt Nova Scotia Economy Early banking history of this area.	67



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<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page #</u>
Coin World	Mar. 7 1973	Scribner's Defends Treasury Girls Interesting highlights of U.S. Treasurer, Francis E Spinner. For those who have an interest in or documents, checks, etc. signed by Spinner.	42
Coin World	Mar. 28 1973	Revisions, New Price Detail 41 Appear In Coin World-Katen Numismatic Book List (Part I) Fantastic listing of numismatic book on all subjects, including check interests. Approximate values given. Excellent reference listing.	
Coin World	Apr. 4 1973	Part II of above listing	41
Antique News	Jan. 26 1973	Banking for Indians- Checks for Cheyennes By CCRT member Ronnie Varns Same as in TCL #13	3
Collectors News	Feb. 73	R.R. Certificates Reflect Past Discussion of vignettes, famous RR king's signatures, historical background of early RR's, etc. Illustrated	52
Collectors News	Feb. 73	Finds Checks from Old Carson City Interesting early account of this area during the great mining days and the finding of 4 giant books of business. Checks from Bullion Bk. of Carson City, Nev. Each book has 500 used, cancelled checks.	46
California Today (Sunday Magazine - San Jose Mercury and News)	Jan. 14 1973	Article written by CCRT member J.E. Weaver. Early history of banks in San Jose, Ca. The 8 first banks of San Jose in 19th century & last 3 banks of current century 2 pg. illustrations.	
Paper Money	Vol. 12 No. 1 1973	The First Century of the First National Bank of Lincoln, Nebraska In depth, lengthy study of this bank with illustrations, including check, passbook, buildings, paper money, etc. by Peter Huntoon	3
Paper Money	Vol. 12 No.1, 1973	To Catch a Counterfeiter A case in early Connecticut.	19

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<u>Publication</u>	<u>Issue date</u>	<u>Title</u>	<u>Page #</u>
Paper Money	Vol. 12 No. 1 1973	A History of the National Bank of Chester County (Penna.) In depth interesting article on this bank. Checks & paper money illustrated.	27
Paper Money	Vol. 12 No. 1 1973	A Rhode Island Banker Brief biography of New England banker Olney Arnold. Illustrated	30
Paper Money	Vol. 12 No. 1 1973	Newly Discovered Utah Territorial Scrip Background info. on subject.	31
Paper Money	Vol. 12 No. 1 1973	Kokomo's Only Wildcat Bank (Indiana) Brief history, illustrated.	

#### Other Publications

Dr. John A. Muscalus, paper money author and researcher, has written two new monographs; "Washington's Crossing and the Battle of Trenton Portrayed on Bank Notes, Scrip and Paintings" and "General George B. McClellan on Paper Money". The McClellan piece reports on bank notes, scrip and army allotment check on Assistant Treasurer of U.S.. Printed in sepia on ivory paper. The monographs may be ordered for \$1.00 each from Dr. John A. Muscalus, Historical Paper Institute, Box 185, Bridgeport, Pa. 19405.

- 0 -

"Money: Master or Servant?" is available for the asking from the Public Information Dept., Federal Reserve Bank of New York, 33 Liberty St., New York, N.Y. 10045. This 44 page booklet covers such topics as Money's Job, Money at Work, What money is, Creating Money, Dollars-deposit and reserve, Where do reserve dollars come from, Outline of the Federal Reserve Organization and many more.

Other publications available from any Federal Reserve Bank are: "The Federal Reserve at Work", "Your Money and the Federal Reserve System", "Open Market Operations", "Keeping Our Money Healthy", "Series for Economic Education", "Money and Economic Balance", "Story of Checks", and others - inquire what others are available.

- 0 -

The current issue of HOBBIES TO ENJOY produced by our good member Al Wick again devotes five full pages of information on checks and check collecting. As usual Al gives CCRT plenty of publicity and informs his readers of our growing hobby. Through the past several years, each of his issues has contained no less than two pages devoted to checks.

"Hobbies To Enjoy" offers interesting reading in on just about every hobby area including post cards, travel, match covers, beer cans, sugar sacs, coins, coasters, writing, old newspapers, stamps, seals, shells, prints, wooden money, labels, jewelry making, travel stickers, cigar bands and many others. Treat yourself to an enjoyable evening of reading by ordering the current issue - \$1.00 a copy or \$2.00 for a year. 80 pages. Send to Al Wick, Editor Hobbies To Enjoy, P.O. Box 2242, St. Louis, Mo. 63109. Tell Al CCRT sent you.



Try your library or book dealer for these:

"A History of the Farmers Trust Co. of Lancaster 1810-1910"  
Lancaster 1910, 228 pp  
Many illustrations, including notes and documents

"History of the First National Bank of Scranton, Pa."  
Scranton 1906, 192 pp (Nat'l. Bank Charter #77)  
Many illustrations

"A History of Money and Banking in Connecticut"  
Private printed, New Haven 1957  
165 pp. Illustrated - over 80 obsolete Conn. notes. Statistics on almost every bank that existed in Conn.

- 0 -

KNOW YOUR MONEY This illustrated book by the U.S. Secret Service tells you how to guard against forged checks and detect counterfeit bills and coins. Learn about the "acid" test that separates genuine coins from counterfeit; discover the difference between the borders of genuine and counterfeit bills; find out the locations of important features found on all paper currency. Read all this, plus a short history of U.S. Currency and Federal Reserve notes. Rep. 1972. 20 pp il. Order: # T34.2:M 74/1972 - S/N 4806-00005. 40¢ from Public Documents Distribution Center, 5801 Tabor Ave. Philadelphia, Pa. 19120

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Additional Publication Items

A "CHECKERED" CAREER appeared in the Spring 1973 issue of "Coin Mart" on pp 26-28. Describes the interesting check collection of one Ed Alexander of Orange County, California. The introduction to the article repeats the story that appeared in the papers of a pretty blond that walked up to a bank teller's cage, took off her coat and turned around to face the line behind her- standing there in a bikini. To the surprise of the teller, there on her back was a perfectly written check. How does one endorse such a check? In anticipation of such a problem the girl produced a Polaroid photo of the check and asked if she might endorse it. Quickly the teller got the "ok" of the bank's Vice President to accept this substitute.

- 0 -

PAPER TIGER, the monthly news letter published by intercol continues in each issue to list additional sections of "Paper Money Reference Notebook: Dictionary". This copyrighted feature lists, with definitions, all words and abbreviations one might come upon in the numismatic field. Our friend and CCRT member M. Tiitus spearheads this publication effort. Subscription (12 issues) first class mail, \$5.00...overseas - (airmail only \$10.00).

\* \* \* \* \*

PART II - COLLECTING BRITISH POSTAL ORDERS, DELAYED

It is regretted the second part of Vincent Pearson's "Collecting British Postal Orders", which commenced in issue #13, is not continued in this issue of TCL. Because of slow mail delivery crossing the Atlantic and here in the States, the second installment arrived much too late to be included. It will be included in issue #15. Sorry!

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C-L-E-A-R-I-N-G H-O-U-S-E

Listings on this page are free to members - donations are acceptable. Listed below are items members wish to BUY, SELL, TRADE or WANT. Why not take advantage of this free advertising in the next issue. SEND IN YOUR AD NOW!

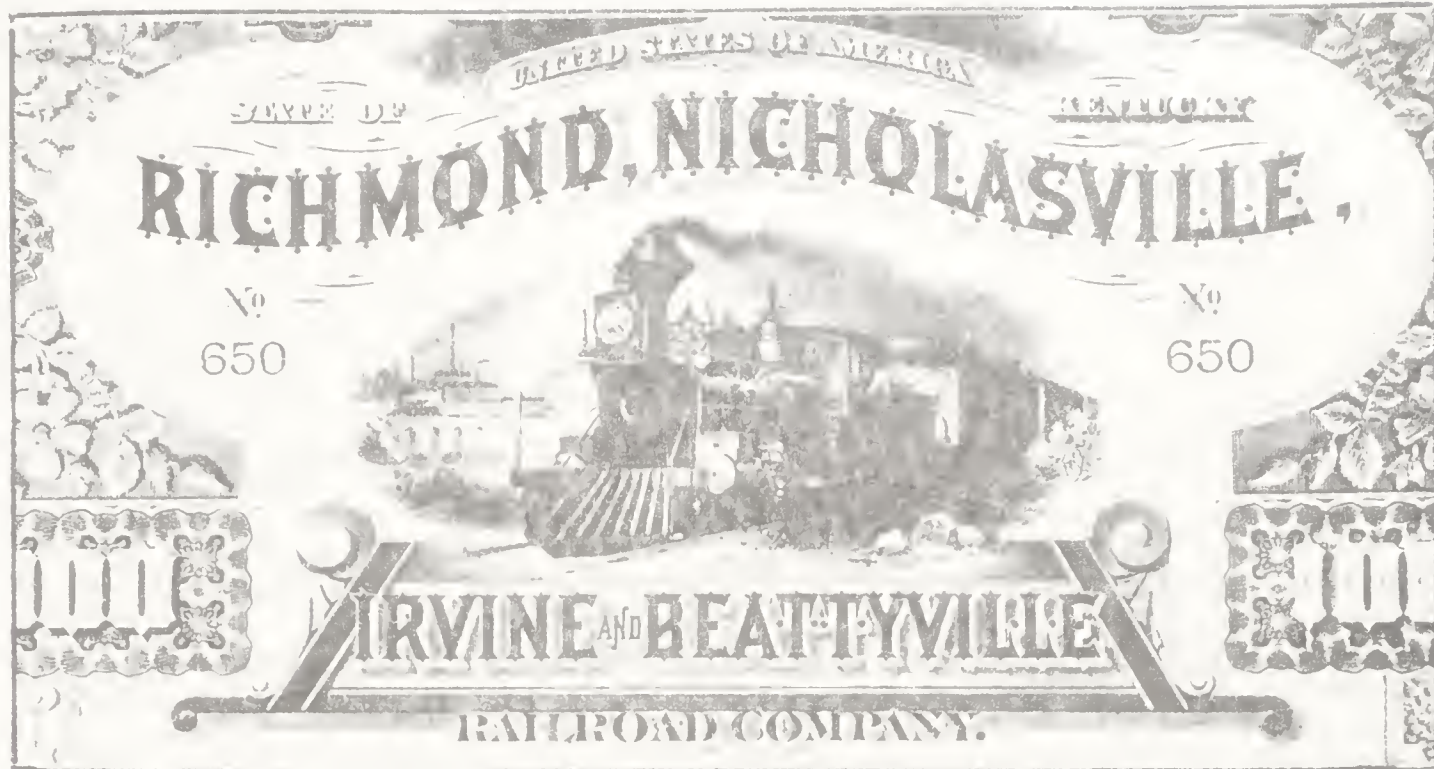
- WANT Books on Banks and Banking. THE BANK OF NORTH AMERICA by Lewis, THE SECOND BANK OF THE UNITED STATES by Catterall, ECONOMIC ASPECTS OF THE SECOND BANK OF THE UNITED STATES by Smith, A HISTORY OF MODERN BANKS OF ISSUE by Conant, TAXATION AND TAXES IN THE UNITED STATES UNDER THE INTERNAL REVENUE SYSTEM by Howe, BIDDLES BANK, THE CRUCIAL YEARS by Wilburn...Harmon M. Weeks, Box 623 New Rockford, N. Dak. 58356
- WANT Any GLASS MANUFACTURING COMPANY scrip or bank notes from Mass., Penna., New York, New Jersey or West Virginia. Mrs. John B. Armentrout, 6309 Winston Drive, Bethesda, Maryland 20034
- SALE Old time Protectograph Model H. G.W. Todd. Around 60 years old. Works okay. Only \$20.00. C.W. Fishbaugh, Box 396, Shenandoah, Iowa 51601
- WANT CHECKS from the following dated prior to 1880: PACIFIC MILL AND MINING COMPANY, UNION MILL AND MINING COMPANY, VIRGINIA AND TRUCKEE RAILROAD, THE SUTRO TUNNEL COMPANY, PACIFIC WOOD, LUMBER AND FLUME COMPANY, VIRGINIA AND GOLD HILL WATER COMPANY, and CARSON AND TAHOE LUMBER AND FLUMING COMPANY...Harmon M. Weeks, Box 623, New Rockford, N.Dak. 58356
- WANT Reply Coupons of all kinds and countries and all kinds of Postal Money Orders. Dr. Allan Hauck, P.C. Box 176, Kenosha, Wis. 53141
- WANT Want cancelled checks before 1900. Older the better. Any quantity from a Dealers standpoint...or will trade Carson City, Nevada checks 1890's from Bullion Bank in Lots of at least 10. Please enclose S.A.S.E. Don Havens, 5125 W. Alameda, Denver, Colo. 80219
- WANT From the Manual Labor Bank, Philadelphia, Penna., notes of denominations under \$1.00. Mrs. John B. Armentrout, 6309 Winston Drive, Bethesda, Maryland 20034
- WANT CHECKS signed by Adolph Sutro prior to 1880...Harmon M. Weeks, Box 623, New Rockford, N. Dak. 58356
- WANT FORGED OR FRAUDULENT CHECKS dating from 1860 to present. C. A. Bamber, 775 Palm Ave., Beaumont, Texas 77705
- WANT Numismatic documents related to "Christmas" theme. Dr. Allan Hauck, P.C. Box 176, Kenosha, Wisc. 53141
- WANT Old checks, drafts, obsolete paper money etc. from Cincinnati, Ohio...Also old post cards imprinted with check forms. Books on or about early printing firms in Cincinnati. Cincinnati Exposition items. Robert Flaig, P.O.Box 27112, Cincinnati, Ohio 45227

- 0 -

YOU HAVE TO MAKE CALLS - IF YOU WANT RESULTS!

That's what this 'CLEARING HOUSE' page is for - to make "calls" on your fellow CCRT members. How else will they know what you need, want to trade or want to sell? AND THE PRICE IS RIGHT - NO CHARGE! We are at your service to receive your "CALLS". Send to Editor, P.O. Box 27112, Cincinnati, Ohio 45227.





W A N T E D

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WHAT MEMBERS ARE DOING AND SAYING

From Jack Weaver, Woodland, California:

"I gave a talk on the history of U.S. banking and money at the Yuba City Rotary. An audience of about 80-90 were attentive and appreciative."

- 0 -

William C. Henderson, Colorado Springs, Colorado writes:

"It was my intention in New Orleans to again propound and recommend my procedure for promoting interest in Check Collecting. In my presentations I usually use one of the following as my subject: (1) "Why Collect Checks-Checks Can Tell an Interesting Story, (2) "Checks Tell an Interesting Story". In talking before Numismatic groups, I use the former subject, and before other groups, I prefer the latter. This concept was developed in our Colorado Springs Numismatic Society when it was decided to introduce our members (especially new ones) to all the various aspects of Numismatics. It was decided we would institute a series of programs entitled: "Why I Collect \_\_\_\_". We covered the entire field of Numismatics, including Tokens, Medals, Elongates, and of course Check Collecting. Perhaps you will recall reproducing in The Check List in abbreviated form, one of my presentations?

"My point in again mentioning this is that I feel it is an effective procedure which each and every member could employ to promote interest in, and secure new members for our organization. In order to further implement this program, all the members have to do is let it be known they are available for programs, and then it is a case of "let nature take its course"! Since the first of the year I have given talks before a Rotary Club, Kiwanis Club, Coin Club, Safety Deposit Box Association and a Veteran Motor Car Club. I have found that any hobby group is interested in a talk on Check Collecting."

- 0 -

Member Al Wick entertained and intrigued more than 50 members of the Missouri Numismatic Society of St. Louis, with a stimulating program on Check Collecting. His presentation opened with some statistics covering dollar amounts checks currently represent and the increasing number of checks issued each year. In the course of the program Al covered some of the following areas of check collecting: First Chartered Banks of the United States, Gold Rush Days, Checks bearing Revenue Stamps of Civil War days and Spanish-American War, checks signed by famous persons, geographical areas, private interest issues in mining, railroads, and steamboats were also discussed, as were vignettes on checks, pictorial checks and others. Stocks and bonds were also brought into the presentation.

Other criteria related to the hobby of check collecting and similar to other areas of numismatics were discussed, i.e., condition, rarity, age and collector market value.

Besides giving the check presentation, Al also exhibited three frames containing about 50 checks. Included in the exhibit was a type set of different varieties. This effort won him Third Place among stiff competition in the "Miscellaneous" division.

Besides all this, Al publishes "Hobbies To Enjoy" in the remainder of his "other spare time"! Congratulations Al!



IOWA CCRT MEMBERS EXHIBIT, MEET AT 10th MID-IOWA COIN-A-RAMA

Checks were exhibited in their own category at the 10th Mid-Iowa Coin-A-Rama, held February 24-25 at the Community Building in Boone, Iowa. Larry Adams (#4) of Boone won the First Place trophy in the "check" division with his exhibit of Boone checks expanding a period of over 100 years, augmented with an appropriate sign "Local History Through Numismatics". Noted National Bank Note expert John T. Hickman of West Des Moines (CCRT #124) won the 2nd place plaque in "checks" with his most interesting exhibit of post cards showing checks, paper money and coins. This marks the first time (In Iowa at least) for an exhibit of this type and it drew much interest.

Iowa CCRT members attending during one or both of the days of the show included Larry Adams, Don Anderson, Wilbur Balmos, Perry Bailey, Fred J. Bolhuis, David Dorfman, John T. Hickman, Lyn Knight, Tom McMann, Gene Morris and Bill Ott. Trading was more limited at this show than in previous ones, although this reporter was able to do a bit of swapping Saturday and on Sunday Don Anderson, Perry Bailey and Fred Bolhuis came for a swap session. Attendance of Iowa CCRT members indicates the Iowa members are active.

It was brought out by Wilbur Balmos to this reporter on Saturday (he served as one of the judges), that we might (as a CCRT project) commence to establish some clear guidelines for judging check exhibits - and publicize them. (Good idea Wilbur; does anyone have anything to offer along this line?)

Reported by Larry Adams

\* \* \* \* \*

C.C.R.T. MEMBER KENNETH L. HALLENBECK, JR. RUNS FOR  
SECOND TERM AS A.N.A. MEMBER OF BOARD OF GOVERNORS

All CCRT members, who are members of the American Numismatic Association, know Ken Hallenbeck has spent a beneficial term with the A.N.A. Board of Governors. A great deal of his time in this position has been devoted to Young Numismatists where his leadership in this area has already left its mark. He has initiated many ideas and projects in their behalf, among them a Correspondence Course which is nearing completion.

Ken's personal interests in numismatics includes medals, tokens, counter-stamped coins and of course checks and related material. He is the author of several articles, one of which recently appeared in "The Numismatist". Considerable time was spent by Ken going through old, back issues of "The Numismatist" and he has forwarded a most interesting article he found among the pages devoted to our area of collecting - permission to reprint it has been granted by the A.N.A. and it will be appearing shortly in TCL.

Ken's strong actions to help the Young Numismatist should be continued through another term on the A.N.A. Board of Governors.



### EDITOR'S NOTES

The Editor's Notes are not at the end of this issue by default, but by design. A great deal has happened since the last issue of TCL and in order to gain time, the first part of the issue is being produced while the final pages are being written.

As you know we have talked about having TCL printed for some time. In the past several months your editor has contacted a number of local printers in an effort to get quality work at a price we could live with so far as our budget is concerned. During this time several of our members have also checked printing costs etc. in their area and sent me the information so costs might be compared and for this I'm most appreciative.

Take a look at the first 20 pages of this issue - THEY ARE PRINTED! We had to start somewhere and this is our first attempt, its an experimental issue. I'm certainly not too happy with the results; several of the illustrations are better than our normal average but the bulk, I believe, are inferior to what we have been doing with the mimeograph. Further investigation will be done in an effort to get better reproductions at a lesser cost. We'll try again in the next issue to hit a better end result - perhaps with another printer I have learned of recently.

As you may guess, printing does not come cheap, however from this point on, we'll at least have those pages printed that contain detailed illustrations, so long as we can continue to afford it. The first 20 pages of this issue are running \$13.00 per page. This includes printing both sides of the page and the necessary hole drilling (3 holes for US standard note book). In order to cut down on further costs, your editor and his wife will continue to produce most of the non-illustrated pages by stencil and mimeograph. We'll also continue to do the necessary collating which runs rather high in cost to have done by a printer.

As a point of technical information, for those of you who may at some-time send in photos, where black and white photographs are used, there is an additional charge to have a screen made..The photos I refer to are images of persons, buildings, groups, etc. where there are many shade variations. Photos containing line drawings, etchings, etc., such as vignettes on checks present no problem. Of course colored prints present too many problems to use.

Perhaps in some future issue we may have more illustrations for printing than our budget will allow, in which case we'll have to revert to the mimeo stencil. Hopefully this will not happen, however should your editor be forced to make the decision, as to which illustrations will be printed and which will be mimeographed, it will be based solely on how illustrations will reproduce best and not by article, content or author. Your understanding of this will be appreciated.

Without exception every member who has written me concerning the page size of TCL has said in effect, "keep the 8½"x 11"size page if you go to printing or whatever". I agree 100%, this offers us the best solution to reproducing bank instruments in easy readable form. The one hitch is that if paper and especially postage costs continue to go up, we'll have to do something to reduce costs and so a reduced page size may be forced upon us at some future time - this is another bridge we can worry about if and when we are forced to cross it.

It is impossible in this limited space to describe all the many details involved in going to this semi-printed issue, the numerous phone calls, trips to the printer, coordinating the mimeographed pages here with those being printed etc. Until we have a few issues under our belt and an acceptable printer, more time will be consumed than if we run the whole issue ourselves via the mimeograph. Problems pop up here and there, and undoubtedly more will continue to occur until we get adjusted to the new operation....your patience will be appreciated. So much for the printing, remember your ideas, suggestions and constructive criticism are always welcome.

Many beneficial things were happening to CCRT and your editor was in the middle of them, when suddenly one Sunday morning a few weeks back he found himself as an emergency patient in the hospital. I'm happy to report I'm now back in "running condition" after a week stay at the hospital and another week recuperating at home. However, all this has ruined the schedule I was trying to maintain. Correspondence has suffered the most in order to get TCL back on schedule. I owe many of you answers to your letters and I'll get to them as quickly as possible; I do hope you'll understand. To make matters more difficult, Jeane, my wife and "right-hand man" is presently somewhat "under the weather".

Perhaps even more important than having TCL printed is the announcement that CCRT is finally beginning to make headway towards becoming an Incorporated Non-Profit Organization. Mr. Robert Duphorne of Albuquerque, New Mexico is spearheading this important task for us and he is being assisted by two other CCRT members in Albuquerque, Arthur Curths and William Heald. When the necessary incorporation papers are finalized, these three CCRT members will sign them as the incorporators under the laws of New Mexico.

All members of the Committee to Incorporate CCRT have been sent sample (working copies) of Articles of Incorporation and By-Laws to inscribe their suggestions, ideas, proposals etc. thereon. These will be returned to Mr. Duphorne by the committee members. Committee members besides R. Duphorne, A. Curths and Wm. Heald are: J. Weaver, L. Adams, Mrs. M. Johnson, M. Thompson, R. Hatfield, J. Flaig and your editor.

It is difficult to determine the period of time that will be involved to complete this incorporating procedure. Proceedings and/or completion of incorporating will be given to members attending the CCRT meeting at the ANA Convention and also in the earliest issue of TCL following incorporation.

Sometime in the near future TCL should be "sporting" a new masthead on its front cover. Bill Heald of Albuquerque, N.M. indicated, in a recent telephone call to your editor, that he will redesign the masthead -- all essentials will remain, but some slight changes will be made to give it a more professional look. This should really spruce up our printed front cover.

IMPORTANT We are in great need of a Publicity person to keep CCRT before the eyes of collectors. Ron Burnham, our previous P/R man had to give up the position because of an increased business workload with a similar amount of additional travel. Many thanks to Ron for his past efforts in behalf of CCRT.

We now need a member (members) who can write interesting, informative articles/news releases about the various activities of CCRT. These



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releases should appeal to the readers of various numismatic, antique and Americana publications.

To stress the importance of this, there has never been a time when CCRT was mentioned in either COIN WORLD or NUMISMATIC SCRAPBOOK, that we did not receive inquiries and gain new members.

What is needed NOW is one or more sincere, dedicated members who will give of their talent to write publicity-slanted material for the various collector publications. If you are interested in helping CCRT grow and gain additional members and would like to produce such material for publication please send your editor a note. Should several members be interested in this work, perhaps the publications can be divided among them (numismatic publications and others) - we'll work out the details but we need this service NOW.

Along this same line of thought, in order to be financially able to have TCL 100% printed plus accomplish other tasks, what is needed most is revenue. At this point there is only one way to get it and that is by increasing the number of members of CCRT. We can only do this by telling other collectors CCRT exists by way of interesting articles about us, our activities and collecting interests. This is accomplished by the printed word or personal presentations by members...see "What Members Are Doing and Saying" elsewhere in this issue. Continuing this line of thought, when an opportunity presents itself, tell your collector friends about CCRT. Should any of you wish extra copies of the CCRT membership application and information sheets, a note to your editor or Membership Secretary, Larry Adams will bring the number you request (Larger amounts from your editor only).

If during 1973 every present member signed up just one new member, CCRT would be in great shape! Be a CCRT Representative; sell your collecting interests and CCRT to others - your enthusiasm may rub off on them and you'll have a new member on your hands.

Very shortly your editor and his wife will take off for the Central States Numismatic Convention opening May 4th in Peoria, Ill. where CCRT will hold an informal meeting of all members present, including any other interested persons. As in past years, the convention committee of CSNA are going out of their way to make CCRT welcome. We look forward to renewing old acquaintances and making some new friends. A report of our activities will be published in the next issue of TCL.

While we are talking about conventions, it's not too early to make plans to attend and exhibit at the coming American Numismatic Association Convention to be held in Boston next August. You must be an ANA member to exhibit - Join Now! CCRT looks forward to holding another meeting of its own during this convention - and with some luck it may be our First Formal Meeting as an Incorporated Organization but at this point it is only conjecture.

So we come to the close of another issue and as you can see CCRT is making progress towards becoming a better organization. With your continued help in all areas we can't do anything but make further progress. Your support is needed and appreciated!

Keep those interesting articles coming - they are needed for future issues.

C.C.R.T. MEMBER HAROLD DON ALLEN SEEKS SEAT ON  
BOARD OF GOVERNORS OF AMERICAN NUMISMATIC ASSOCIATION

Of necessity this message can go to but a few of the scores of A.N.A. clubs which I have been privileged to visit and address over close to twenty years in the A.N.A. and to very few of the many hundreds of collectors I've met on these and other occasions. A disproportionate number of copies, perhaps, will go to New Jersey and California, where I studied for graduate degrees, and met many in the coin hobby. Others will go to Canadian clubs, several of which I have been privileged to start on their affiliation with the largest, most successful of numismatic organizations.

My reason for writing is to seek your support for election to the Board of Governors of A.N.A. At New Orleans in August, as at other A.N.A. gatherings, I was most impressed by the quality of leadership within A.N.A., and by the stature of those who currently volunteer their services on the important Board of Governors. My own breadth of interests in numismatics and the priority which I assign to the educational side of numismatics are known to you. I would be glad if the membership at large had the opportunity to indicate if they wish me to serve on their Board of Governors during this important period of growth and consolidation within the hobby. In this connection, I would welcome your support,

In seeking support, where not all members will know me, I outline aspects of my numismatic background. President, Montreal Coin Club, 1958 and 1959. Founding president, Chibougamau Coin Club. President, International Bank Note Society, 1962-63. Fellow, Royal Numismatic Society, London, 1963. Member, CNA (since 1956), APNA, TAMS, AVA, SPMC, CPMS, METCA, SRTC, CCRT, California State NA, Blue Ridge NA, SN Mexico, Icelandic NA, RNS New Zealand. Fellow and hon vp. NS South Australia. Member, Canadian Heraldry Society. Participant, NCW, annually since 1956 (seven-time winner). Author of several hundred numismatic articles. Speaker, ANA, CNA, OIN meetings, etc. Published Canada Rationing: A Numismatic Record (1956), Canadian Numismatic Digest (collection of articles, 1960). Outstanding Club representative award, 1970. A.N.A. district representative, Canada.

Your support I will welcome, and I will be pleased to have your ideas and suggestions. Perhaps we will meet at A.N.A. in Boston.

Yours sincerely,

/s/ DON  
Harold Don Allen

Editor's note - As most CCRT members know, Don has been a constant contributor to this publication; more of his articles are on file for future issues. He has also been regular in his correspondence with your editor in the way of offering ideas, suggestions etc. His record of activity in other areas of numismatics speaks for itself. He is a scholar and researcher and places strong emphasis on the educational aspects of numismatics. Don would certainly be an asset to the A.N.A. Board of Governors.



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Previous and new authors are invited to add to this list.